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A Canadian Millionaire Farmer

By G. W. BROCK

Written for The Busy Man's Magazine

NOT many millionaires are farmers. Their chief interest generally lies in bonds, stocks, securities and shares. While they may have palatial country homes surrounded by spacious artistic grounds, few are practical, progressive, hard-working tillers of the soil.

The average man, who has not passed middle life, fondly looks forward to the day when he will have amassed a competency, and in fancy he pictures what he will then do. Some conjure up constant rounds of pleasure, with days of idleness and ease, a few dream of extended sight-seeing tours and visits to world-famed centres, while others lime in fantastic outline lives devoted to politics, art, literature, science, charity or service in some other sphere.

But how many after acquiring wealth in one line set out upon another career as vigorous, active and exacting as the one by which they climbed to fortune's height. Yet there are men to whom the process of gathering or the sudden acquirement of riches affords wider avenues for useful enterprise or for the exploitation

of some feasible project to a degree, which they never dared picture, even in moments of vivid imagery.

A discoverer of one of Cobalt's richest mines—one which in that unrivalled area still bears his name—is Mr. W. G. Trethewey, who has left the mining camp with its huge dumps of ore and wonderful silver seams, for the farm, the garden and dairy. Sole possessor of the Trethewey Mine, and the biggest shareholder in the Comagras, he disposed of his entire holdings in these properties two years ago, and retired from the camp after being a prospector and miner for twenty years or more. This man, who was one of the pioneers of Cobalt, and pinned his faith in that treasure belt, for which the world at the time had only jeers and scoffs, is credited with having cleaned up more money than any of the other forty or fifty millionaires that the most renowned silver centre in the world has produced. He has now bid good-bye to the prospector's pick, and no longer wanders over the glacial surface or scales the bluffs of a wild, rock-ribbed territory, but is carrying on discoveries in agricul-



W. G. Trethoway

tural prospects and opening up fresh veins of enterprise on his model farm at Weston, Ont. Here he has the largest tomato plantation in America and one of the finest dairy farms in the world.

"Why did I go farming?"

"That is a question often put to me," he said. "I do not fancy a life of ease, and I have always owned some land in Ontario, Western Canada or British Columbia. My interest in the soil has always been as keen as in the rock. As a boy I loved to see things grow and took the greatest delight in watching their development. I know of no calling or occupation, upon which one can enter that will afford so much pleasure and awaken so great an interest as the cultivation of a farm. And that is the reason I have gone into farming, gardening

and dairying along lines which I have planned for some years."

Still young in years—only forty-three—Mr. Trethoway is, nevertheless, an old prospector. Of medium height and build, he is probably the last man who would be pointed out as a miner who has faced for a generation or more all the trials and hardships of pioneer life in the rugged wildernesses of nature. His ups and downs have been many. They resemble more the romantic than the real. Of retiring disposition, pleasant voice and mild manner, a casual observer has little idea of the extent of his operations or the various classes of men with whom he has rubbed shoulders.

"Yes, I have been a roamer of the American continent," he added. "I have prospected in practically every mining camp of the new world—Brit-



The Tomato Planting

Sixty Acres of Tomatoes Were Raised on the Model Farm Last Year



Another Scene on the Farm

Showing the Hardworking Boys in Which the Tiny Tomato Plants Grow "Mature"



The Steam Plow at Work

The Engine Plows Eight Plows Capable of Turning Over an Acre of Land in Twenty Minutes



The Cannery on the Farm

A Section of the Interior Showing the Girls Peeling the Huge Tomatoes

ish Columbia, the Black Hills, South Dakota, California, Mexico and even in South America. Perhaps no man, with the exception of commercial travelers, who are constantly on the road, has traveled as many miles on railways as I have."

Mr. Trethewey, who was born on the south branch of the Muskoka River, near Gravenhurst, owes his nomadic disposition to the fact that early associations, largely shape a man's career and environment often declares his destiny. "My father," he continued, "ran a saw and flour mill. Why he ran that flour mill, for the life of me I can't tell, for there was no wheat in that part of the country, and, of course, the mill was a failure."

The rough, undulating character of the landscape in the Muskoka district, where he spent his early days, gave to the youth his love for the open, his desire to delve and his fondness for the soil. Mining and farming have filled in a busy time. He has run the whole gamut of experience in outdoor life—from being a grub-staker to a squatter on a few barren acres dignified as a "ranch." Many times before Cobalt was ever heard of he had been perilously near making a fortune—and yet he missed the beckoning hand of good luck just as he was extending his own palm to greet it in a heart, clasp.

It was in 1890, while prospecting in British Columbia, that for \$300 he



Where the Corn Grows Tall

View on a Field of Thirty-Five Acres—Where the Heads Were 14 Feet High



A Bird's Eye View of the Model Farm, at Weston, Ontario

was offered a half-interest in the Le Roi, the most famous gold mine in the rich Rossland district which had just been discovered and was then not regarded as a very promising property. A few years later it sold for nearly three million dollars. That same year an impecunious American military man, who had erected a slab shack at Trail and furnished miners with pork and beans, said: "Look here, Trethewey, I own 360 acres of town site here, and if you will pay the mining license fee—one dollar per acre—I will give you a half-interest in the whole business."

Could the young miner have peered into the future and foreseen the now thriving Town of Trail on the Columbia River, with its busy smelters and fine stores, he would have eagerly accepted. But he hesitated—and lost, although he had sufficient money in his pocket on both occasions to take advantage of either proposition. But he was not always destined to miss the mark, for fate dealt kindly with him some fourteen years later. The most eventful day in his career was May 23rd, 1904, when, just as the shades of evening were falling, he staked the Trethewey claim in Cobalt and early the following morning discovered the first vein on the adjoining property, the Coniagas, the combined output from these mines during 1908 being nearly five million pounds of ore, or about one-ninth of the total shipments from Cobalt for the twelve months just closed.

Then growing reminiscent, he observed: "Those were the good old days—the summer of 1904—when we were not bothered with specimen hunters and were busy digging out the beautiful metal. On Sundays we were rarely disturbed in our bathing in frost of the Town of Cobalt, for ladies were seldom seen in those parts. Such a thing as stock selling and mining the public, a widely practised art now, was not dreamed of. We were happy, but when returning to civilisation with pockets stuffed with nuggets and stories of the great wealth of that land, our experienced mining friends

would look with a sort of pity, as if to imply: 'I wonder how long before the dream will end?' or 'He is not long to remain with us; Mimico will be his portion soon.' The apathy regarding Cobalt's importance got a sudden jolt when news came from New York that cheques ranging up to tidy fortunes were being paid for single cars of ore. The crowd had now grown just as batty in the opposite direction. From a people that nothing could move we now have what the world seldom sees—a mad, clamoring crowd buying everything in the form of Cobalt stock, the end of which spells disaster for many. I had the honor of grading at my own expense, for the first switch and siding at Cobalt on the T. & N. O. Railway, and landed the first car of machinery there—a boiler, a hoist and an electric plant. I could recall many other incidents of the early days of the camp. A lesson that Cobalt has taught me, is that poverty and riches bring out human nature, either in its beauty or in its most contemptible form; by them you will know your true friends."

Scarcely less marvelous, not in a mining, but in an agricultural sense, is the amount of the 330-acre farm of Mr. Trethewey's, at Weston, upon which the owner has already spent \$180,000, and purposes spending \$30,000 more before he will feel satisfied with his surroundings. At present the income from the farm, its products and its dairy, is \$40 a day, but he believes that it will soon reach \$100. Think of a revenue of \$36,500 a year from 330 acres of land, an average of over \$100 an acre! The riches of the model farm at Weston are apparently greater than the ore wealth of half the mines exploited in the different camps of the world. Last year Mr. Trethewey raised 60 acres of tomatoes, 35 of corn (the stocks being 14 feet high), 40 acres of grain, 10 of roots, 5 of potatoes, 20 of hay, while the remainder was devoted to pasture. On the 60 acres set apart for tomato culture there were over 105,000 fruit-bearing plants. The tomatoes were

all canned at the model cannery on the premises, which is capable of turning out 2,000 cases of canned goods a day. There are many outstanding features in connection with Mr. Trethewey's farm. The greenhouses alone covering an area of 22,360 feet. At the model dairy, which, along with the raising and packing of tomatoes, is one of the chief sources of revenue, there are about 80 milch cows, some of whom, although not of registered stock, produce twenty quarts of rich, pure milk a day. In the commodious, well-ventilated cattle barns, each animal has its separate stall with running water within easy reach. In the summer the cows regale themselves in 100 acres of rich grass, and in the winter the food supplies are drawn from two silos, each containing 150 tons of fresh green corn, and from a cellar holding 2,000 bushels of roots. The milk is marketed principally in Toronto.

There are other startling facts about Mr. Trethewey's model farm on which some thirty persons are employed all the time, and, when the canning factory is in operation, over 100 are engaged. For the comfort of his permanent employees, Mr. Trethewey has built for them modern and attractive dwelling houses. For ploughing, a steam engine, the only one of its kind probably in Ontario, is used, although they are common on the Western prairies. This engine pulling eight ploughs, can turn over an acre of land in 20 minutes, or about 15 acres a day, and the farm being laid out in large fields, may be ploughed from one end to the other without changing the course of the steam horse. Last year 1,300 tons of manure were applied to the rich, fertile loam. A boiler house supplies power for all the machinery on the farm and furnishes heat for the greenhouses, while an elevated tank containing 10,000 gallons of water for irrigation facilities, as well as for use in the various farm houses, is filled by the engine

from the boiler room, which also provides the power required to operate the canning factory and the dairy.

Any community, generally speaking, is largely indebted to its richest men. Their wealth gives to it vitality, stability and strength, as they must invest their means in various lines of activity. Thus they afford employment for labor in different enterprises. Mr. Trethewey is one of those who believes in keeping his money in circulation and would feel as ill at ease with idle capital as if he himself were idle. Since Cobalt yielded him such generous returns, he is besieged almost daily by people asking him to take shares in all sorts of schemes—visionary, transitory and moribund. When he visits his office in Toronto Street, although he has no regular office hours—spending the largest portion of his time in the country and merely dropping around quietly when occasion requires—it would seem as if wireless messages were despatched in many directions. All callers are courteously received, but the owner of the model farm is firm in his decisions and no longer invests in purely speculative propositions. "Give me something tangible, and I will look carefully into it," is his dictum as well as his ultimatum.

Mr. Trethewey is an enthusiastic sportsman whose unerring aim has brought death to many a proud stag. He is also a motor car devotee, who takes keen delight in running his own machine. He learned one trade, and that was steamfitting. He has used the knowledge thus acquired to good advantage and has patented a number of useful articles in the line of railway equipment. With him invention is a hobby, and he derives much pleasure from this side line of a busy life. He is decidedly reticent on this score and few of his friends really have any knowledge of what his fertile brain has created. In his interesting workshop he passes many happy hours.



The Largest Cruiser of the Canadian Fleet

By G. B. VANBLARICOM

Written for The Busy Man's Magazine

WHEN you enter the little store around the corner to buy a mackerel, a herring, or a halibut steak for your dinner, do you ever stop to think? Naturally you wonder what there is to think about if you have the necessary purchase price in your pocket, and the merchant has in stock the kind of fish you want.

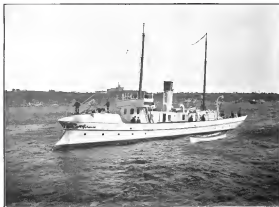
Perhaps the value of Canada's great fisheries has at some time or other attracted your attention, for any guide or hand-book will tell you that they are the most diversified and extensive in the world. In tabular form you are given statistical information that fish products of the Dominion amount to some thirty million dollars annually, that about one quarter of the people subsist on piscine diet, and that nearly one hundred thousand men are employed in this important industry etc. But there are many other things you can learn about the piscatorial wealth of Canada.

Are you aware that eight steel clad armed cruisers are constantly

engaged in patrolling Canadian waters guarding the fisheries; that this protective fleet is maintained at an annual outlay of a quarter million dollars and represents an investment of over three times that sum; that the total expenditure on fisheries is a million dollars yearly, and that the fishery equipment in the Dominion is worth in the neighborhood of fifteen millions.

Will the fishery protection cruisers some day form the nucleus of a Canadian naval force? This is a question frequently asked by those who think the time is rapidly approaching, if not already at hand, when the loyal people of Great Britain's brightest colony should provide an auxiliary to the great war fleet of the mistress of the seas—a spontaneous contribution by the Dominion to the defensive equipment of the world's mightiest empire. But that is another story. The present is one on "How Canada Protects Her Fisheries?"

For this purpose the Canada, the Constance, the Curlew, the Petrel,



The Greater Constance

She is engaged in patrolling the Eastern Waters from Cape Sable to Cape Cod

the Princess, the Vigilant, the Kestrel, and the Falcon, beside a number of smaller boats looking after the lobster fisheries, constitute the floating portion of the protective power not only from enemies without but foes within. Working in conjunction with the nautical patrol there are in different districts inspectors, overseers, and guardians, many of whom have Justice of the Peace powers, while the masters of the cruisers are also vested with full magisterial authority in so far as the provisions of the fisheries act are concerned. Illicit angling in Canadian waters is a costly pastime, the owners of poaching vessels being fined, their fishing gear and ships confiscated, and the proceeds forwarded to the Marine Department at Ottawa.

All the cruisers, with the exception of the Kestrel, are steel clad. The largest, the Canada, 206 feet long,

and of 850 tons register, was built by Vickers, Sons & Maxim, at Barrow-on-Furness, England, in 1904. The second largest is the Vigilant. In length, 177 feet, and tonnage, 366, she was built in 1905 at the Polson Iron Works, Toronto. This company has also built three other cruisers of the service—the Carlew, the Constance, and the Petrel. The smallest defender is the Falcon, which has a length of 70 feet, and next in size is the Constance, 115 feet long, and tonnage 185.

What waters do these vessels patrol, what is their armed equipment, their duties and territorial jurisdiction, and how are the provisions of the Fisheries Act carried out, are topics to which the average Canadian, not directly interested in piscatorial pursuits, has perhaps given little heed.

The Canada, the Constance, and the Petrel, patrol the deep sea wa-

ters from Cape Sable to Cape Breton, the Carlew is the sentinel on the Bay of Fundy, the Princess the marine constable on the St. Lawrence Gulf, the Vigilant the nautical watch-dog on Lake Erie, while

fishing craft are forbidden to come for the purpose of fishing. They are allowed to enter Canadian harbors for shelter, food and fuel, by first reporting at the nearest customs house. By paying so much



Hon. L. P. Brodeur

Minister of Marine and Fisheries

the Kestrel and the Falcon guard the fisheries of the vast Pacific.

Within the marine league, or as it is more familiarly known, the three-mile limit, on the east and west Canadian coast lines, foreign

per ton to obtain a license; they are also permitted to enjoy the facilities of the ports of the Dominion for securing bait and ice, dressing fish, etc.

On the chain of lakes known as



A Model Cruiser

This is the Model After Which the Curlew, Constante and the Peter Worm Boat



Capt. W. R. Kent
Commander of the Peter Worm Boat

the inland waters, fishing tugs from across the border are under no conditions supposed to come over the boundary line, which is midway between the north and south shores, for fishing purposes. Here a cruiser in keeping out poachers has to guard only the boundary line, but on the deep sea areas of the Atlantic and Pacific, the fleet has not only to protect the marine league, but also enforce the fishery laws and see that there are no violations of the act on the part of American fishing vessels or by Canadian and Newfoundland yawls. The implements of capture by Canadian and American fishermen must be looked after as well as the provisions regarding the close season for salmon, smelt, lobsters, and clams. The cruisers must see that no purse seines are used inside the three-mile limit, that no lobsters are taken in the close season, and that the regulation with respect to the legal length of the crustaceans is observed which, in some counties, is nine inches and in others ten.

Along the St. Croix, which is the boundary stream between New Brunswick and Maine, and empties into Passamaquoddy Bay, one of the northern arms of the Bay of Fundy, sardine herring abound. The divid-

ing line in the middle of the river must not be crossed. As fully eighty per cent. of the sardines can-

the canneries would save the purchase price which last season was \$6 a hoghead. Here, as in the



Rear-Admiral C. B. Kingston

Officer Commanding the Marine Service of Canada

ed at Eastport, Maine, are caught in Canadian waters, it is evident that, if a seine could be used on this side by Uncle Sam's fishermen,

other parts of the Bay of Fundy, the Curlew is the naval minion of Canada's interests.

Seeing that no illegal means are



Capt. George M. May

Until Recently Commander of the Cruiser Cassiope, now in charge of the Vigilant, which is employed in the Canadian Service on the St. Lawrence

employed in the different methods of catching fish also keeps the cruisers busy. Mackerel, which travel in shoals, are corralled by means of purse seines, salmon by drift nets, while cod, haddock, hake and halibut are captured with lines or trawls, to which as many as 3,000 snood hooks baited with herring, are attached. These trawls are anchored to the bottom at one end and fastened at the other to moveable buoys. Sardines and large sea herring are taken by means of weirs and nets, and white fish, lake herring, pickerel and other fresh water members of the finny tribe are enmeshed in nets spread by fishing tugs. The festive lobster is made a prey to the ap-

petite of man by traps ballasted with stone to hold them on bottom.

Of the numerous varieties of fish found in Canadian waters, salmon, the run of which varies greatly, often takes the lead in value, but the race for first place is a keen one with cod and lobsters close rivals. According to the last available official figures the kinds and value of fish taken in Canada were: Salmon, \$8,989,942; lobsters, \$3,906,998; cod, \$3,421,400; herring, \$2,303,485; whitefish, \$1,051,161; mackerel, \$958,223; Sardines, \$878,372; haddock, \$806,743; pickerel, \$784,688; trout, \$735,743.

There were lesser catches of halibut, hake, smelts, pollock, clams, pike, sturgeon, etc. In the inland lakes, particularly Lake Erie, herring is the principal fish and for it there is no close season but, in the fall months by means of nets, the largest numbers are caught, the run in November last being phenomenal. The Vigilant is the aquatic policeman in Lake Erie with headquarters



Wm. Wakeham, M.P.

Of the Cruiser Porpoise, Inspector of Fisheries and Commissioner of the St. Lawrence



The Canada's Commander and Cadets

Captain C. T. Knowlton and his first two Naval Cadets. The lad on the right is John A. Barron, of Stratford, Ont., and the one in the centre, Percy Strick, of St. John's, Que.



The Crew of the Canada

View Taken in Hamilton Harbor, Bermuda, During Her Cruise as a Training Ship



Captain Paul C. Robinson
In Command of the Vigilant

at Port Stanley. No fishing tugs from the United States have any business across the boundary line for fishing purposes, and the bul-

wark at the back of the command "Thus far shalt thou come and no farther" is a speedy Canadian cruiser.

The cruisers have roving commissions, subject to orders of the Marine Department at Ottawa (which is regularly advised of their movements), with headquarters at certain ports. The fleet is under Rear-Admiral C. E. Kingsmill, the officer commanding the marine service of Canada, a Canadian who has spent practically all his life in the British Navy.

The headquarters and captains are:

Canada, Halifax, Captain C. T. Knowlton; Curlew, St. John, Captain Wm. J. Milne; Petrel, Souria, P.E.I., Captain W. H. Kent; Constance, Quebec, Captain Alex. MacLeod; Princess, Gaspe, Quebec, Captain Wm. Wakeham; Vigilant, Port Stanley, Captain Paul C. Robinson; Kestrel, Vancouver, Cap-

tain Holmes Newcomb; Falcon, Vancouver, Captain A. O. Copp.

The more recently built cruisers are fitted with twin screws and triple expansion engines. The Canada has a speed of 17 knots an hour, and the Vigilant 15. The others are not quite as fast, but all the sentinels of Canada's fisheries are swift enough to run down any troublesome tug or vessel. Each protector flies the pennant at the main, indicating that her captain has a commission as a fishery officer.

Should any foreign fishing tug or ship trespass, a signal to halt—three blasts of the whistle—is given. If this is not obeyed or the offender attempts to escape, the captain, if he has reason to believe that she has been poaching, instructs the gunner to fire across the bow of the intruder. Should the poacher not stop then, but continue to lead the pursuer a merry chase, an exploding shell, if extreme measures are deemed advisable, would be projected into her hull. But that is a final resort, and, before being put into effect, a captain must be absolutely satisfied and able to prove beyond the shadow of a doubt, that the fugitive has been guilty of fishing in Canadian waters. The average city policeman is furnished with a revolver, yet a constable of good judgment never makes use of the weapon unless in imminent danger of losing his own life and frequently not then, for he may be arraigned on the charge of murder or manslaughter. In the same manner the captain of a cruiser would think long and seriously before shattering an interloping fishing vessel with an exploding shell, for one rash or hot-headed act might precipitate grave international complications and, in an Admiralty Court incontestable evidence would have to be presented that a vessel had been poaching or had deliberately disobeyed all signals and warnings. If a poacher once gets in her own waters either by crossing the boundary line or the



Captain W. J. Milne
Who is in Command of the Cruiser Curlew

three-mile limit she cannot be pursued farther.

Owing to the splendid patrol work of the protective service the fishery regulations are on the whole not violated to any great extent except off British Columbia. Now and then an offending boat is caught and confiscated and her nets or seines seized and sold. At times intruders have been fired upon for not halting when a signal was given, but shots from the quick-firing guns have not been aimed directly at the fugitive ship but discharged across her bow. This generally brings any transgressor to bay, although a few have been known, like a decamping burglar, to persist in their flight and effect an escape.

In the long stretch of Pacific wa-



The Cruiser Vigilant

The Second Largest Vessel in the Protection Service. Patrols Lake Erie



Captain Helms Newcomb
In Command of the Cruiser Kestrel

Queen Charlotte Islands that the Vancouver Board of Trade recently forwarded a protest to Sir Wilfrid Laurier in which it was stated that ten large steamers and forty schooners were constantly fishing in Canadian waters, and the Federal Government is urged to enforce Canadian sovereignty over the Hecate Straits between the islands and the main land.

A treaty made last year between Great Britain and the United States provides that international waters shall be under a commission which will make all regulations with respect to the fisheries, and the re-establishment of the location of that portion of the international boundary passing through the great lakes. The appointments on the British side will belong exclusively to Canada.

The armament of the Canadian cruisers, while naturally not of the formidable character of the battery of a Dreadnought, an Indomitable or an Invincible, is, nevertheless, sufficient for the work in which they are engaged. The Canada has a crew of 57 men, and the next largest, the Vigilant, 33, while the others carry a smaller number. The Canada and the Vigilant are each equipped with four Vickers-Maxim automatic quick-firing guns of 1.45 bore. Two are set at the fore and two at the after end. Each gun has a firing capacity of 300, one and one quarter pound explosive shells a minute, with a range of 3,000 yards and of sufficient force and velocity to penetrate two inches of steel at a distance of 1,000 yards. Set on a swivel a gun can be instantly trained in any desired direction. Single shots may be fired, or by moving a small lever shells may be expelled automatically at the rate of five per second. When on patrol duty an officer of a cruiser is always on the bridge, with a powerful marine glass in hand, looking out for poaching vessels.

In addition to her guns each



The Cruiser Kestrel
One of the Fishery Protection Vessels on the Pacific Coast

cruiser is provided with about twenty Ross rifles and an equal number of Colt's revolvers. The smaller arms are intended for boarding purposes, should the crew of an intruding ship, which has been disabled or captured, offer resistance to either the seizure of herself or her fishing gear. Every man on board receives instructions in firing and is thoroughly trained in target practice which is held three times a week. They are also put through the manual and other exercises, including instruction in signalling, and become proficient in gunnery and marksmanship.

The Canada has begun the training of naval cadets and in time this work may become as popular and widely known as the training of military cadets at the R.M.C., Kingston.

The first cadet accepted by the Canada was John A. Barron, a son of His Honor Judge Barron, Stratford, Ont. In the winter of 1905 the Canada, under the direction of her commander, C. T. Knowlton, sailed among the West India Islands as a training ship. Her crew of 57 men received instruction in gunnery, signalling and other exercises. The cruiser visited nearly all the harbors and the experience for the men

was a valuable one. Men have to be constantly trained for service on a cruiser. Several leave at the end of each season and the work of instruction has to be begun anew. They are not absolutely bound for any stipulated period and naturally, when they grow restless or strike something more attractive than the duties on a fishery protection vessel, they seek a release of their commission which is generally granted by the captain. Some do not care to stay with the ship over winter and, as a result, when spring arrives, the majority are new to the work, but they soon get into shape and take an interest in the various exercises. In Halifax, where the Canada is wintering, the members of the crew are put through regular training at the barracks in the Garrison City.

The cruisers patrol the waters and protect the boundary lines from the opening of navigation until the frost king reigns in the fall and stills the water along the shore in his icy grasp, then they go into winter quarters.

It is said that at some points there are spies or allies of American fishermen, who watch the movements of the cruisers and send despatches to owners of American fishing vessels as to what course a protector

ters the Falcon and the Kestrel cannot adequately cover the immense territory teeming with halibut and cod. It is rumored that another cruiser may be built in the near future and placed in commission by the Marine Department to assist in patrolling the 7,000 miles of western coast line. So flagrant has been the poaching of United States fishermen within the three mile limit around

takes when she sets sail. This is more particularly practised with the patrol service on Lake Erie, but, sometimes a cruiser, while heading from port in a certain direction, will as soon as the shore line disappears, double on her tracks, and occasionally there are surprises in store for too venturesome or avaricious fishing tugs. On the chain of inland waters only the boundary line on Lake Erie is protected. This is because the Erie fisheries are the most prolific in herring, pickerel, and whitefish, and the richest angling is on the Canadian side. As there are many large cities on the south shore like Erie, Cleveland, Toledo and Sandusky, the temptation is stronger to set out from these populous centres than it is in the smaller and more scattered towns on the other and less wealthy lakes. It may be mentioned that the Ontario Government also owns several steamers as well as a number of gasoline launches for protective purposes. The Provincial Administration looks after all violations of the fishing laws by means of its patrol boats (which do not, of course, carry

arms), by its game and fishery wardens, and their deputies, and by overseers appointed in all parts of the country.

Generally speaking, the Dominion Government makes the fishery laws and regulations as to the close seasons, defines the implements of capture, and the size of the meshes, and protects the boundary lines, while the various provincial governments possess the right to issue licenses, appoint wardens, and oversee and collect the revenue. They also see that the conditions of the law are observed and that no fish are caught except by hook and line without a license.

With reference to the deep sea fisheries on the east and west coasts of Canada, it may be mentioned that the Federal Administration issues all licenses and receives the revenue therefrom. In return it bears the cost of maintaining the patrol service and enforcing the regulations.

And this, in brief, is the story of "How Canada Protects Her Fisheries."

Saunders' Strategy

By ARCHIE P. McKISHNIE

Written for The Busy Man's Magazine

PEOPLE said that religion was responsible for Eli Saunders' undoing. Eli's idea of being good was to be good and easy, consequently much of his world's goods had been lost to him through his simple and great heartedness. Eli had always one speech to meet well meant advice.

"If a man trusts in God he's gotter trust in man likewise, that is, if he's a Christian. I trust my feller man, and if I'm fleeced it's my own lookout. I'm willin' to be called a fool and much more so long's my own conscience is clear, fact is I ain't got much but conscience left, 'cept Liza and the children, but that's some, I take it, please God."

Deacon Ringold, the crafty and far-seeing, remonstrated with him at some length the morning succeeding New Year's day. Eli had that morning swapped a brood mare with a horse dealer by the name of Steele for a brindle calf with only one eye. When the deacon was through Eli drew his six-foot-two up with dignity and said:

"Ringold, the fast duty of a God-fearer is to see that his neebor be given a chance to live. Steele makes his livin' by hoss-dealin'. It ain't fer th' likes of me to keep bread and butter from his children. He had a brindle calf as he couldn't well dispose of and I had the brood mare as he kin make somethin' out of. I swapped with him, because I have th' real christian spirit. Without insinuation as you haven't got th' same, Ringold, as the case

stands you've got two hundred acres to my sixty and you've got three span of hosses. You wouldn't swap with Steele. I'm doubtin' if you love your feller-man sufficient, Deacon."

In vain did the Deacon try some lofty reason with Saunders. The big man had but one reply to all his arguments. "I'll do my duty towards my feller-man, I will."

"But Eli, you're not doing your duty by your fellow-man when you allow him to deliberately cheat you, can't you understand that?" "If I know he's cheated me I have th' satisfaction of knowin' also as I hav'n't cheated him, Deacon."

The Deacon sighed and plowed his way through the snowdrifts over to the "Cross Roads Grocery."

He was really very much put out with Saunders for allowing somebody else to fleece him out of his mare, the fact was the Deacon wanted that mare himself. He felt that there was such a thing as carrying religion too far. A man, he told himself, as he kicked the light snow-lumps viciously from his path, could be a good man without being a "dune," and Eli was a dune, always had been ever since Rathburn, the evangelist, had converted him, five years ago. By the time the Deacon had reached the corner, his face was purple-red with pent-up feeling and his frost-coated goatee was shaking ominously. As he rounded the corner he came upon Steele, the horse-dealer. Steele was tucking a warm blanket about the bottom of



The Cruiser Curlew

Lying at the Wharf at St. Stephen, N.B., During the Summer Carnival of 1905

his sleigh and was whistling merrily.

"Well," said the Deacon shortly, "You seem to be startin' th's New Year with a happy heart, Steele, things must be comin' your way." He scowled under his heavy eyebrows at the tall, weasel-faced horse-dealer, and his eyes darted from that face to the old mare hitched to the cutter.

Steele unbuttoned his mangy fur coat, dipped a long arm in a deep trousers pocket and grinned.

"Big Eli an' me we made a swap yesterday," he answered, his little black orbs following the Deacon's. "She's a good old mare, that, Deacon; Simpson offered me eighty dollars for her, 'bout half an hour ago. Ain't goin' up th' road, I s'pose, be you?"

"Jim Steele," said the Deacon, slowly, "If I was goin' up the road I'd rather walk than ride behind a stole hoss."

Steele bit the corner off the plug of tobacco he was fumbling, rolled it about a little in his spacious mouth, as though to make it feel at home; then he grinned again.

"That brindle calf," he commenced, and the Deacon snorted.

"Wasn't wuth six dollars. I saw the calf and I know th' mare."

"You deliberately stole her from Eli, and you know it. I'm an out-spoken sort o' chap, and I say what I think."

"Yes you do, Deacon, you sure do," agreed Steele, "but Deacon, stealin' a hoss ain't any worse than stealin' a farm, is it? an' everybody knows you stole a farm from Saunders."

"What," cried the Deacon, taking a step forward, "do you mean to tell me—"

"Well, you lent him money on a mortgage that winter him and his family was sick and you didn't give him no show; simply foreclosed and took over the land. I suppose it cost you somewhere about seven or eight dollars an acre when it's wuth ninety. I don't suppose a deacon

in th' church would call that stealin' but it's just as close to it as tradin' a brindle calf fer a brood-mare, I guess."

The fire in the Deacon's eyes was melting the icicles on his goatee. "Your base insinuation is without truth," he said with dignity, "and no one would listen to such an accusation from you, Jim Steele. You have a bad reputation, a very bad reputation. You are not a credit to this community, sir, and you know it." Steele untied the old mare and threw the rope halter in the sleigh.

"That's just it, Deacon," he said easily, "I make a business of gettin' th' best of a bargain, I make my livin' that way, not a very good way maybe, but then you see people know they have to watch me. Th' fact is, if I hadn't got this old mare out of Eli you or Bill Jones or Tom Pepper, both of 'em church men, like yourself, would have nailed her sooner or later, and Eli maybe wouldn't have had even a brindle calf to call his own."

The Deacon jumped up and down in fury.

"See here," he cried, "Do you mean to say that I had an eye on that old mare of Saunders'?"

"On this old mare of mine—when Saunders owned here. Yes, I mean just that, Deacon. How do I know? Why Eli told me. You went over to his place and wanted to deal him an old binder for her, an old, useless harvester that was of no use to you and not wuth a cent a pound as scrap iron. Still you would have took Eli's last loss and put that old machine over on him. What did you suppose he'd do with it, Deacon, haul it about his little garden-farm by hand?"

Steele laughed quietly and the Deacon's jaw fell. "It's not such a bad binder," he said lamely.

"I should think you might get Jones and Pepper to each buy a third share in it, Deacon," grinned Steele, as he climbed into his sleigh. "Between you three you've got all

the land about, poor old Eli ever owned. I should think you'd want to keep all your farm machinery."

"I'm going to tell Jones and Pepper just what you have told me," cried the Deacon, "we'll make it hot for you, Jim Steele." Steele tightened his lines and rolled his chew about in his mouth reflectively.

"Well, it might just be a good idea if you would tell 'em," he said. "They air both in the store there and I have just told 'em myself. They didn't seem to only about half believe me though, and maybe the word of an upright christian man—"

But the Deacon had crammed his hands in his pockets and was wading through the drifts toward the little store. With a deep chuckle, Steele shook the reins and the old mare swung up the road, through the falling dusk.

Along the way, every now and again, Steele's happy chuckle broke out into tune with the bells. "If that evangelist feller is thar as he promised he'd be," he muttered, "and he kin change Eli's senses, as I think he kin—there'll be some fun." The old mare pricked up her ears and plowed through the drifts like a charger. When the concession was reached she lifted her head and whinnied joyfully. Far down the road a dog barked and she whinnied again.

"We'll make th' station fust, gal, and then—"

The mare laid back her ears. She was disappointed, but Steele's promise was something. They swung to the left and soon drew up beside the forlorn station with its green and red lights blinking desirately at a big white Canadian world. The tail lights of the mail-train were fading to pale sparks away down the track. On the platform stood a tall man.

Steele threw the robes from him and landed on the platform with a glad whoop.

"Mr. Rathburn," he cried, running forward, "so you did come?"

The man waiting laughed and held out his hand.

"I got your letter and of course hurried down, Mr. Steele," he said. "You say there is a matter of grave importance, and only I can—"

"There is, there sure is. It's poor Eli Saunders, sir. You have hypnotized him—beggin' your pardon, but hypnotized, is the word. He's got some wrong ideas of religion. He's goin' to the devil, beg your pardon again, sir, I mean financially, and all through thinkin' it's his duty to God to allow his feller-man to rob him."

Steele panted. It was a long speech for him and he had rehearsed it over and over again. He was satisfied with the result. The evangelist stood a moment thinking it all out, then he sat down in the sleigh and laughed; laughed so hard that Steele began to grow a little uneasy.

"It's a fact, Mr. Rathburn," he asserted.

"Well, well, and I'm to put him right. I guess I understand how it is and I'll do my best."

Twenty minutes later the old mare stood unharnessed in her own home stall, with the shaggy collie dog curled up at her feet. Inside, Steele, Mrs. Saunders and the young folk were unwrapping parcel after parcel of good things which Steele had purchased at the corner grocery. Over in a corner of the room Mr. Rathburn and Eli Saunders were conversing in low tones.

"That turkey now," Steele said, holding a twenty-pounder aloft, "why I got him fer a song. Pays to wait until the hollerdays air over before buying turkeys and presents. Same with all this stuff; shaw! Missus Saunders, it all together didn't cost me but a mere outthin' and we'll have a mighty big time to-night, I guess, eh children?"

"Yes, yes," answered half a dozen glad voices.

"They wasn't expectin' no Santa Claus," said the woman, wiping her

eyes. "We can't thank you, Jim, only in words that is."

"Listen!" grinned Jim, pointing to the corner.

Eli was speaking.

"Well, I'm glad to know that God won't think it a shady trick in me to get back what is mine by rights. I've made a mistake and you say it's for me to rectify it. Well I'm goin' to do it. I believe you know what is right, Mr. Rathburn. How am I to set about it—that's the question?"

"I don't think you would be doing wrong, in adopting the same tactics that the people who robbed you used in doing it, Mr. Saunders," urged the evangelist.

"Smoked herrin'! but don't you 'now?" cried Eli, sitting erect.

"No, I don't."

"Then I reckon I'll get some of my belongings back. You see I ain't easy, really by natur'. It's acquired, that's what it is and it's been a pretty bitter dose fer me to swaller all these years to have my neighbors think me a man without any brain and no good sense worth speakin' of. Why I've earned the name of Simple Eli, in this Ontario neighborhood. I don't know how I'm going to do it, but I be sure goin' to spite that impression, now I know it's no sin to do it."

"Mr. Saunders," spoke the evangelist earnestly, "in allowing yourself to be deprived of what is justly yours, you have unwittingly committed a sin not only against yourself and yours, but against the ones who have been allowed to cheat you as well. It is the work of a Christian to prevent, whenever possible, crime of any description. Instead of so doing you have been an accessory to it."

Eli's head drooped. "I guess I have," he nodded. "I guess maybe I have. What can I do to even things, sir? Just tell me and I'll do it."

"Your first duty is toward your family," said the evangelist.

"If possible you must get back

the land and chattels you have been cheated out of. I don't know who did the cheating; I don't want to know. Personally, I feel somewhat responsible for your losses and I wish to speak very plainly to you. God must have endowed you with the powers that all men born to have and to hold, must possess. Those have been sleeping too long. If you know of any way of outwitting the men who have cheated you, do it. I'll shoulder the responsibility."

"That's the right sort of a man, Missus," whispered Steele, and, Mrs. Saunders, picking up the turkey, hurried away to the kitchen.

Midnight saw a great supper at Saunders' place.

At three in the morning, Steele and Saunders drove the evangelist over to the station. He had to return to the city and his last words were, as he shook hands, "Luck to you, Mr. Saunders."

Eli and his friend watched the train vanish in the still star-light night, then they turned and looked at each other.

Then Steele chuckled, took a bite of black tobacco, and untied the mare. All the way home he kept chuckling and it was after the horse had been snugly stabled and he and Saunders sat beside the glowing stove, smoking a before-bed pipe, that he spoke, "Now that your views of Christianity have been changed somewhat, how be you goin' to act, Eli?"

"Deacon Ringold has sixty acres of my land planted out into a fine orchard," said Saunders absently.

"With God's help, supposin' I get back that sixty and let him keep the other forty fer what I owe him," He spoke reverently; he meant what he said.

"To be sure, to be sure," nodded Steele, "If you know how—why get it, I say."

"Tom Pepper, he has thirty acres of my land. Guess I'd best get it back right away, too, eh Jim?"

Again Jim nodded, a pitying sort

of approving nod. He had a deep sympathy for his friend's troubles and a grave doubt as to his sanity just at that particular moment.

"Bill Jones," went on Saunders, "Bill just as well as stole that black team Trebble drives on his hearse, from me, promised to pay me when he thrashed that year's crop of beans, but, never did, knowin' I'd never see for the money."

"Yes, I know," said Jim, pityingly.

Saunders knocked the ashes from his pipe and stood up. He took off his coat and vest and hung them on the back of a chair. Then he unbuttoned his shirt sleeve and rolled it up above the elbow. "Jim," he said gravely, "What you suppose God ever gave me two men's strength fer? I'll tell you what fer. It was to protect me an' mine with, and here I've been lettin' this neighborhood think me a physical as well as a moral coward. Let me tell you somethin', Jim Steele. I'm goin' to try and show the people who have fleeced me somethin'. I'll try head-work just an' if I fail, I'll try these here."

Steele sat, his mouth half open, blinking his respect at the huge fists poised above him.

"Eli," he said, "Judgin' from my own feedin' I would say that there ain't no man in Canada, outside the lunatic asylum, goin' to run foul of them crushers."

"I'm simply goin' to do what I think is right, Jim," smiled Eli, putting on his coat. "All I'm wantin' to do is to rectify the mistakes I've made. To-morrow I begin, an' as I start in early suppose we read just a little chapter from the good book, an' then we'll turn in."

Steele shuffled uneasily. "Sure," he said, cheerfully.

Inwardly he said, "I ain't going to flunk now, seidin' I've made up my mind to stan' by Eli."

II.

"Speakin' of dried apples," said Tom Pepper, taking another hand-

ful from the barrel and keeping his eye on the checker-board between Deacon Ringold and Bill Jones, "reminds me that a feller, Professor somebody or other, was down to my place t'other day and he says there ain't goin' to be any apple crop to speak of this comin' season."

"Never see two decent crops two seasons hand runnin'," agreed the Deacon, scratching his goatee reflectively, and frowning at Bill's two kings. "Bet my orchard won't yield twenty barrels."

"Wish somebody would happen along an' offer t' buy my next season's crop," laughed Jones, taking three of the Deacon's men at a jump.

"By sorgum," gritted the Deacon, "that was a good move an' no mistake. No, there ain't goin' to be no apple crop this year, I ain't countin' on none. Crown that f-ller, Tom."

The door opened and in walked big Eli Saunders, a flurry of powdery snow preceding him.

"Mornin' gents," he smiled, "cold mornin'."

"Mornin' Eli," spoke Williams, the genial little grocer. "Anythin' new?"

"Not much, Jack, no nuthin' to speak of," answered Saunders, his bright blue eyes glancing toward the checker-board. "Never could understand how a feller could figger that game out, I never could."

"It takes brains, Eli," laughed Pepper, kicking the Deacon under the table.

The Deacon snickered and Jones took two more of his men.

"Too much head-work in this game fer you, Eli," grinned Jones.

"I reckon that's right," sighed Saunders. "Never could get by anythin' needed head-work. Always was a numbskull when a boy and always have been one, I guess. Oh, well, it wouldn't do for everybody to be sharp and clever."

The grocer laughed and the three friends turned by common impulse and looked at Eli sharply.

But the big man's face wore such

a look of innocence that they turned back satisfied.

For a little time the game progressed in silence and it was not until Saunders wrapped his muffler about his throat that Jones ventured a remark.

"What you killin' yourself at these days, Eli?" he asked. "O, jest chorin' aroun' and cuttin' a little wood now an' then," answered Saunders. "Got to go down to Joel Wilson's place this mornin', I hear Joel'll sell his next apple crop right."

The Deacon swung about so sharply that he upset the checker-board and broke up the game.

"You ain't in the apple-buyn' business air you, Eli?" he asked carelessly.

"Oh, no. Jest goin' to speculate a little," grinned Eli. "Thort if I could buy an orchard or two right, I might invest a little money I got from an uncle of mine, that's all. Ain't sure that I'll do it, but thort I might."

Pepper and the Deacon exchanged glances; then the Deacon and Jones, then Jones and Pepper.

"How'd you like to buy my orchard, Eli," gasped the Deacon, before his friends could frame the words of a similar thought.

"I didn't suppose you'd be wantin' to sell, Deacon," replied Saunders.

"Guess I ain't got enough money to buy your orchard though, I'll own, I'd much like to have it. Seems like I might make a little money this year, if I get in the apple-buyn' field early enough. Maybe, too," he added wistfully, "I'll lose on the speculation. Apples may not be much of a crop next fall, and if they ain't I stand to lose if I buy an orchard now, besides, the Old Country market may not be open for Canadian fruit next fall."

"Pshaw! Eli, apples be goin' to be a big crop next fall," chided the Deacon. "My orchard should yield between three hundred and three and fifty barrels of Spies, Baldwins and Greenings, besides what Snows, Kings and Russets there'll be—I

say it orter yield that many barrels next fall. Tell you what I'll do, Eli, seein' you're a neebor, I'll take two hundred dollars for the orchard and run chances on losin'."

Saunders shuffled uneasily, and looked through the door window at the whirling snows. "It do seem foolish to tramp way down to Wilson's place, when I kin buy up an orchard right here," he mused half aloud.

"I guess maybe I'll take your offer, Deacon," he said, turning and walking over to the counter. The Deacon, Pepper and Jones got up from their seats and ranged themselves along side him. Saunders, produced from an inner pocket a lump of green backs. "I thort as I would use all this in speculation in apples," he said. "Still if I buy an orchard or two and there bea't any apples, I lose. I sure lose," he repeated slowly.

He shook his head and put the money back in his pocket.

Deacon Ringold's goatee was trembling with excitement.

"There's bound to be a big apple crop next fall," he urged. "I'll leave it to Jones and Pepper thar, if there ain't."

"Professor Milton, from the Agricultural School, he says there'll be a bumper crop," lied Jones easily.

"Why! thar's sure to be a big apple crop," substantiated Pepper. "Tell you what I'll do, Eli," confided the Deacon, drawing Saunders aside, "and I wouldn't do it for anybody else but you—nobody. I'll sell you my orchard for one hundred and fifty and give you a chance to clean up a big bunch of money, what d'ye say?"

Saunders unbuttoned his coat slowly, hesitated, then spoke, his eyes gazing thoughtfully through the smoky window at the storm.

"I can't see my way clear to give you more'n a hundred cash down for your orchard, Deacon, take it or leave it, I've had my say."

"Eli," spoke the Deacon quickly, "count out the hundred."

Saunders slowly reproduced the bank notes and Pepper nudged Jones quietly and winked.

"Jest fer form's sake I'll ast you t' sign a little agreement," said Saunders. "I have some ready." He produced a small bundle of printed forms with red seals upon them and the Deacon frowned.

"No written agreements 'tween old neebors is necessary, surely," he protested.

"All right, maybe not," said Saunders, putting the bills he was counting out, back in the roll, "but arter this I'll do business only by written agreement, particularly"—he emphasized the word "particularly, when I'm doin' it with a neebor, Deacon."

"I'll sign it," cried the Deacon, excitedly.

"Here's a pen and ink," proffered Williams.

The Deacon picked up the paper with its adornment of seals and felt in his pocket for his glasses. Then chancing to glance at Saunders' face, he spread the form hastily on the counter and picked up the pen.

Saunders put a big finger on the dotted line. "Right thar," he said, "and you'd best hurry, cause I feel my feeble, uneducated mind changin' already."

"There you be, Eli," cried the Deacon.

"And here's your money," said Eli, handing him two fifty-dollar bills.

"How'd you like to buy my orchard, Eli?" asked Pepper, edging up. "Twenty-six acres of as fine Baldwins and Spies as ever showed bloom."

"How much?" asked big Saunders, recklessly.

"Well thar'll likely be over two—"

"How much?" thundered Saunders.

"Oh, say a hundred even."

"Say seventy-five dollars and I'll take it, win or lose," frowned Saunders.

"Done," cried the delighted Pepper, "where's your paper?"

"Sign right thar," said Eli once again, placing a big finger on the dotted line. "Mr. Williams will witness this same's he did the other, won't you Mr. Williams?"

"Sure," smiled the obliging Williams, executing his crumpled hand in the witness' blank.

Saunders counted out the money, placed it gently in Pepper's eager, outstretched hand, folded the documents, and with a peculiar smile, placed them in his pocket.

"Now I'd best go and file these away," he said, turning toward the door.

"Ain't you goin' to buy my orchard, too, Eli?" enquired Jones, upsetting a keg of assorted biscuits in his eagerness to reach the door, before Saunders. "Ain't you goin' to make me an offer for my orchard?"

"Want to sell yours, too?" asked Eli, with a grin.

"Sure I do."

"Well, if you're real sure you do, how much cash will buy it? Speak quick."

"There's thirty acres of Kings, Baldwins, Spies—"

"I asked you how much cash down will it take to buy your orchard?" said Saunders quietly.

"I'll take an even hundred, and it's cheap, dirt cheap at that, Eli."

"Wouldn't care to cut that price in two, I suppose?" enquired Saunders, his hand on the door latch.

"Yes, I'll cut it right spaek-bang in two. Give me the money."

"Well now, I sure am doin' some business right in Troy, Ontario, at the commencement of the New Year," nodded Saunders as he handed the fifty dollars to Jones and placed the signed document in an inner pocket with the others.

"I can't understand why you found written documents at all necessary," said the Deacon anxiously.

"Well now," chuckled Saunders, wrapping his muffler once more about his throat, "I reckon it's the

only way of doin' business. I've signed 'em, signed one fer you, Deacon one time and ler you, Pepper, another time, and you both held me right to the line on 'em, you see I made th' mistake of not readin' what I was signin'."

Consternation rested on the three faces before him, consternation deep and heavy.

The big man by the door smiled blandly, Williams, the grocer, rubbed his hands together gleefully.

The back door opened and Jim Steele, the horse-dealer, entered, his nasal-like face shining and happy.

The grocer shook his head at him warningly and Steele sat down in the rear of the store.

The Deacon's face had turned to an apoplectic purple. His chin-whiskers were trembling like a bunch of praise grass in a blizzard.

"What does all this mean, Saunders?" he asked, fearfully.

"Nuthin' 'cept I have bought three orchards," answered Saunders. "I demand to see those agreements," thundered the Deacon.

"And me, too," cried Pepper.

"And you also, I suppose?" enquired Saunders, addressing the uneasy Jones.

Jones swallowed hard, but said nothing.

"Well, gentlemen, if you want see these agreements," beamed Saunders, "Jacques, my lawyer, will supply you each with a copy. They are regular agreements, of sale and deeds of property all in one.

"You see, gents, it's like this: The Deacon thar he cheated me out of one hundred acres of land five years ago. I bought sixty acres of it back to-day fer the small price of one hundred and fifty bucks. Pepper thar, he done me out of thirty acres. He's relented and has just about give it back to me, too. Jones thar can have his deed back as soon as he sees fit to fetch back that span of black colts or pay me four hundred and fifty dollars, cash. I don't care which."

"Thief," thundered the Deacon, dancing wildly about the floor.

Pepper advanced toward Saunders threateningly.

"I'm goin' to take the law in my own hands and show you whar you're gettin', off at," he said.

"Are you," returned Saunders, quietly, ducking the blow aimed at him and reaching for his assailant's adam's apple.

There was a sound of cracking wood and splintering glass and a burst of wind and snow entered the warm store like an angry spirit.

Williams and Steele went out and assisted the discomfited and dazed Pepper from his hole in the deep drift.

"God give man a head to reason with and he give him two fists to back up his same arguments with," philosophized big Saunders taking the trembling Deacon by the shoulders. "I've jest larned these two things and I'm going to profit henceforth by what I've learned. You ner Pepper, ner Jones, ner any man in Ontario is goin' to get th' best of me from this out because if you try crooked deals you'll find I've got jest as much craftiness as any of you gents has and I've got the advantage of havin' mine stored up, wher you fellers have been usin' of yours wherewer the opportunity offered. I believe in playin' square and I'm goin' to and I'm goin' to see you three bleeders do so, too. I've got my hand back 'and that'll do jest now. Don't you ner Pepper try any more shananiganin' Deacon. Jones, did I hear you murmur anythin' sir?"

"I'll have the four hundred and fifty at your place by noon," gasped the thoroughly frightened Jones.

"Then fer th' time bein' court is adjourned," said Saunders. "I say, Steele, he called, 'untie the old bay mare and let's get goin'.' I want to fix things up at my lawyer's."



By R. P. CHESTER

MONTREAL is to have her winter carnival after all despite the protestations of the people, who are inclined to think it will prove detrimental to the country. The ice palace is already under construction and it will be completed by February 5, if the contract is carried out to the letter. About five hundred men are working on the structure in Fletcher's Field. The palace will be encircled by an ice wall, which will stretch from end to end, a distance of over

200 feet, and at several corners towers will be erected, reaching to a height of from twenty to twenty-five feet. A striking feature will be the King Edward Tower, which will be 190 feet high by 40 feet square. Notable also will be the Prince of Wales tower, destined to be 95 feet high, with a diameter of 30 feet, and the Queen Alexandra Tower, 85 feet high by 16 feet square. From the towers an uninterrupted view of the city will be obtained, as the King Edward Tower will be on a



The Ice Palace as it will appear at the Approaching Winter Carnival at Montreal



Eugene O'Keefe

level about 200 feet higher than the top of the tower of Notre Dame Church. The interior of the towers will be lighted by large arc lamps. Two arches of about 60 feet high, which will form a gallery, will connect the three towers, and a small tower adjoining the King Edward will furnish a stairway by which the other towers can be reached. About 250,000 cubic feet of ice will be required for the erection of the ice palace. The walls supporting the towers will be fully four feet thick, in order to insure safety.

Mr. Eugene O'Keefe, recently appointed a Private Chamberlain of the Pope, is the first Canadian upon whom the dignity has been conferred, and there are only three residents in the United States upon whom the Pontiff has bestowed a similar mark of favor. That the distinction is well merited in the case of Mr. O'Keefe no one will deny. He is a venerable gentleman of extreme modesty, and his many kind deeds and charitable acts have never been proclaimed from the hilltops. Now in his eighty-second year, he is found every day at his office in the O'Keefe Brewery Co., working as diligently as his youngest and most ambitious clerk. He has scarcely ever known a day's

illness. Born in Ireland in 1827, when his parents came to Canada, he was a lad of only seven summers. Many years ago the Toronto Savings Bank was formed to take care of the small savings of the poor. After leaving school Mr. O'Keefe secured his first position in the bank, in which he was accountant for six years. The institution had no capital stock on which interest had to be paid, the directors drew no salaries, and all profits were divided every year among the poor. In 1861 Mr. O'Keefe entered into business for himself and founded the large company of which he is still president. When the Canadian Banking Act came into force in 1870 one of its provisions was that all banks should have a certain paid-up capital. To meet this requirement the Home Savings and Loan Co. was formed, of which he was elected a director and vice-president. The Toronto Savings Bank was given a certain sum for its business and good-will. The money received was handed over by the directors to what is known as the Toronto Savings Bank Trust, of which the Archbishop of Toronto has for many years been chairman. A fact not generally known is that the interest from this fund is distributed annually by the Trust to the different benevolent and charitable homes in Toronto, Protestant and Catholic institutions sharing alike in these gifts. On the death of Sir Frank Smith, Mr. O'Keefe became president of the Home Savings and Loan Company, and in 1904, when the institution was merged into the Home Bank of Canada, he was elected president, a position he still retains. His liberal donations are known to few outside the recipients. Mr. O'Keefe is founder and one of the chief promoters of the Canadian Church Extension Society, whose object is to provide means, churches and priests to carry the gospel to the new districts of Western Canada, which are being rapidly settled by people from home and

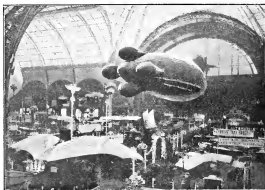
abroad. He recently built in North Toronto, at his own expense, a handsome church called St. Monica's in honor of the favorite saint of his departed wife. In celebrating the various Feasts in the Roman Catholic Church different colored vestments are used and Mr. O'Keefe provided St. Monica's with two sets of each. No one knew that he was the builder of the sacred edifice until its dedication and then his name was mentioned only in an incidental way by the Archbishop. Modesty and reserve have always characterized Mr. O'Keefe's numerous good works, and the honor—a Private Chamberlain—which he has just received, is deservedly bestowed. The honor carries with it a beautiful costume, and insignia, and the right to be present at all the major functions in which the Holy Father participates. Private Chamberlains are high officials in the Papal Court. There are laymen as well as clerics in the order. In costume, of course, the two states differ. For the laymen, who are nobles either by birth, as in Europe, or by distinguished service and unimpeachable character as in Canada and United States, the costume consists of the civil dress of Henry II. style, ornamented with white lace, the cloak being lined with black silk. The hat is Raffaele's style, in black velvet with a large ostrich feather, and like the shoes, the hat is decorated with brilliant ornaments. There is also a black velvet belt and precious buckle with a silver-chased-handled sword sheathed in steel. A great gold and silver chain hangs around the neck, and from it three smaller ones, having for pendants, golden tassels and keys with the letters "C.S." are suspended. There is also an evening dress of French style. A Private Chamberlain's function is to render personal service to the Pope by attending in the Ante-Chamber and accompanying His Holiness in solemn ceremonies. For this service a Private Chamberlain receives each year, on the feast of St. Peter, the



Charles D. Warren

Pope's silver medal. He is also conveyed to and from the Vatican in special court carriages when visiting the Eternal City.

The most important industrial announcement of the month is that large interests in the Lake Superior Corporation have been taken over by Robert Fleming, a most successful financial man of Great Britain, and other capitalists associated with him. It is said that the new blood will expend \$5,000,000 or \$6,000,000 in enlarging the industries at the Sault Ste. Marie, and extending the Algoma Central and the Manitoulin and North Shore railways. The successful operation of the industries at the Soo, the liquidation of all indebtedness to the bank, the retirement of the \$2,000,000 loan guarantee of the Ontario Government and the influx of British capital is due to the splendid work and foresight of the Lake Superior Corporation, the holding company of the allied interests, at the head of which is Mr. Charles D. Warren of Toronto. Five years ago, when things at the Soo had been in a muddle for many



The First Exhibition of Aerial Contrivances Held at Paris

The Balloon in the Foreground is the Latest French Military Dirigible "Ville de Bordeaux."

months, and it looked as if disaster was impending, the Ontario Government came to the monetary rescue. Mr. Warren joined the Lake Superior Corporation along with three or four others who held seats on the Board. There was a complete reorganization of the executive officers, Mr. Warren being made president. There were many difficulties to face. It was found necessary to purchase some \$5,500,000 worth of raw material at once and the funds available did not amount to over \$500,000, but the new president was a man of stout heart and iron will. The tremendous task ahead of the Corporation did not appal him, although it would have one of less experience and financial acumen. Charles D. Warren had previously tackled many stubborn propositions. A native of old Niagara town, he came to Toronto at an early age and thoroughly learned the wholesale grocery trade. Later he went into business for himself and his firm had

possibly the largest turnover—particularly in sugars—in any in the province. Mr. Warren then branched into lumbering operations, as well as building the Metropolitan electric railway, which was first constructed as far as Eglinton and extended each succeeding year until it finally joined Newmarket and Toronto—a distance of 27 miles—when he sold the line. Since his connection with the Lake Superior Corporation he has given that immense concern his undivided personal attention. He disposed of his interest in the wholesale grocery business and handed over the management of the Imperial Lumber Co. to his associates. His services to any institution have always been invaluable. Thoroughness has characterized the work of this quiet, thoughtful and somewhat reserved man in every undertaking. He never attacked a problem that he did not master. Knowing this he was selected by the Ontario Government to take a hand in the affairs

at the Soo. His steading, even, methodical management soon brought order out of chaos, inspired confidence and aroused enthusiasm. In a few months all the subsidiary plants were again in full operation. What has been the outcome? It required a million dollars a month to finance the allied interests and it was raised. As many as 600 freight cars have been in the big yards in a day, either with incoming or outgoing material; the last dollar owing the banks was paid off last month, and the remaining million of the loan guarantee of the Ontario Government wiped out some time ago. This has been due to President Warren's consistent, conservative conduct. He is a genius at finance and the greatness of his accomplishment may be gauged when it is stated the company a year and a half ago was indebted to the banks for about two and a half million dollars. Mr. Warren has had a busy five years. It was necessary for him to be absent frequently from his office in Toronto. He paid regular visits to the Soo, Philadelphia and New York, and during the last nine months traveled over thirty thousand miles. But success has crowned his efforts. The announcement that millions of additional capital have been secured to extend and improve the various plants of the Corporation demonstrates that, in a fiduciary and executive capacity, Mr. Warren has fully justified the happy results which his friends predicted at the time he took the helm. He may not be at the head of the new board but the work that he has done is one that has told materially in the development and stability of Canadian industrial life.

Sir John Carling, who has just celebrated his eighty-first birthday, is a gentleman of whom little is heard nowadays, as a newer and younger group of politicians are crowding the front benches in the administrative arena. It is doubtful, however, if any Canadian

has rendered as solid, substantial service to the great cause of agriculture as the venerable senator from London. In these times, when memory is inclined to be short and works of far less merit and magnitude applauded, there is danger of overlooking what Sir John accomplished when men, now in middle life, were boys at school. His public career antedates Confederation itself some ten years, during which period he sat in the old Canadian Assembly. He was Receiver-General in the Cartier-Macdonald Government in 1862, and at Confederation was elected in a dual capacity as representative from London to both the House of Commons and Ontario Legislature. From 1871 until the close of 1872 he was Commissioner of Agriculture and Public Works in the Sandfield-Macdonald Administration. It was then that he began his splendid work on behalf of agriculture. He strenuously advocated higher education for the tiller of the soil and improved methods of farming. In season and out he urged the establishment of both an experimental farm and agricultural college,



Sir John Carling



Members of Parliament for Jerusalem

many Ministers of Agriculture but it is safe to say that not one of them has undertaken any enterprises conferring more practical benefit and lasting advantage on the agricultural resources and uplift of the Dominion than Sir John Carling, although his political opponents used to sarcastically remark "What does a brewer know of agriculture?" His excellent work was fittingly acknowledged, however, when the House of Commons Committee on Agriculture and Colonization, in 1893, unanimously adopted a resolution bearing testimony to his lifelong devotion to the cause so near and dear to him, and expressed appreciation of his valuable services. In his eighty-second year the honored knight is enjoying good health and restful old age, and his many friends and admirers hope that he may live to celebrate many more birthday anniversaries.



John Edward Jones

Consul-General of the United States at Winnipeg

and the present school at Guelph—the finest and best equipped of its character in America—which was opened in 1874, is the fruition of his efforts. Its foundation was largely due to the missionary work of Sir John, who, in 1885, became Minister of Agriculture at Ottawa, in Sir John A. Macdonald's cabinet, a portfolio which he filled for seven years, discharging his duties with exemplary zeal and fidelity. He has twice been appointed to the Senate, first in 1891, resigning the succeeding year to contest a bye-election in London, in which he was victorious. His second appointment dates from 1896. A man of quiet taste and unassuming disposition, his work has always given evidence of his worth. He has declined more public honors than some statesmen of to-day ever had the opportunity of accepting, among them the Lieutenant-Governorship of Ontario, and the appointment of Honorary Commissioner for Canada. At the World's Fair, Chicago. The chain of experimental farms in Canada was established during his tenure of office. He also took great interest in dairying and gave to that important industry an impetus which has made Canada one of the leading butter and cheese exporting countries of the world. He was also instrumental in promoting the export cattle trade and inaugurating a system of quarantine. These and other distinctive accomplishments of his administration demonstrated his interest and enthusiasm as well as aptitude for the work which was so close to his heart. Since Confederation Canada has had

How strange it is to think of Jerusalem having M.P.'s. This honor has fallen to Said Effendi El-Husein and Rohi Effendi El-Khalidi. The latter belongs to a family that traces its descent from Khalid, the conqueror of Damascus and Jerusalem under the second Khalifa, Omar. For several years he has been Turkish consul-general at Bordeaux. He dresses like a European. Said Effendi El-Husein belongs to a family that claims descent from El-Husein the murdered son of Ali, fourth Khalifa after the Prophet. He was censor for Jerusalem. Both speak English and French.

Dr. Jones, the first occupant of the new post of Consul-General of the United States at Winnipeg, represents the United States in all the British possessions between mid-Ontario and the Rocky Mountains, from the international boundary to Hudson Bay and the Arctic Ocean. It was through his knowledge of that country and the bearing it has on the future of this continent that the consulate was recently raised from second to first rank. His reports of the resources and development of Western Canada have been of very great value to the merchants and farmers of the States.

The fifth French-Canadian citizen to occupy the Speaker's chair in the House of Commons since Confederation is Hon. Charles Marcl, M.P. for Bonaventure, Quebec. The new First Commoner has been eight years in the House, and has spent practically all his life in newspaper work. A gentleman of polished manners, courteous bearing and rare oratorical gifts he will preside over the deliberations of the popular chamber with dignity and grace, and will uphold the best traditions of the exalted office. With tongue or pen he is equally at home in facility of expression and grace of diction. Four years ago he was made Deputy Speaker and has discharged the duties with marked ability and fairness. His promotion



Hon. Charles Marcl

is in every way well deserved. He has taken part in many a warm political battle but has been broad minded and tolerant, favoring equal rights to all creeds and races, always taking a firm stand in building up a strong, united and healthy Canadian nationality. Enthroned in the silken robes of office, Hon. Charles Marcl brings to his new post those qualities of sang-froid and bonhomie, which have won him wide esteem. His father was a French Canadian advocate and his mother being Irish, he is a rare combination of the two races and possesses a temperament difficult to surpass.

"The Fathers of Confederation," a reproduction of which appears in this issue as a frontispiece, is one of the best known pictures in the National Art Gallery at Ottawa. It is from the brush of Robert Harris, C.M.G., R.C.A., the talented figure and portrait painter. Mr. Harris, who resides in Montreal, has probably painted more portraits of eminent Canadians than any other artist. For several years he was president of the Royal Canadian Academy of Arts. Another of his famous productions in the National Gallery is "The School Trustees."

Eliot the Inscrutable

CURRENT LITERATURE

THERE are two kinds of inscrutability. One kind is that cultivated by poker players, business men, politicians and diplomats for purposes of concealment. Most of us have occasion to conceal our designs at one time or another, and we train our countenances into a certain degree of impassivity. That is a cultivated inscrutability, assumed and thrown aside at will even as the mime puts on or off his mask. The other kind of inscrutability—President Eliot's kind—goes deeper. It is an inevitable part of one's nature. It can not be put on or off at will. Some men may struggle all their lives to overcome it, and struggle in vain. There is a certain department deep in the centre of their souls that simply can not be laid open even to their best friends by the ordinary methods of personal intercourse. Emerson was such a man. Nathaniel Hawthorne was another. Such men almost invariably have the creative instinct. They may be poets or artists or captains of industry or inventors or statesmen or generals, but they are sure to be originals, and when they really find themselves we are apt to call them geniuses.

President Charles William Eliot, of Harvard, who is all too soon to become, by his own act, ex-president of Harvard, has the inscrutability that all great men have who pursue new lines of thought and create new institutions. His countenance is not impassive. There is nothing Sphinx-like in his bearing. He greets the stranger genially and

converses easily. Yet all the while you feel that whatever facts you may present or whatever ideas you may advance, he must take them down into the laboratory of his own mind and test and analyze them by himself before he reaches a conclusion. "No one knows Eliot," says a writer in Collier's—Richard Watson Child. "Many know him well, but they do not know him all. Some have seen his character grow and ripen. They have been side by side with him. They have seen the little change after change in the lines of his face, which show in the comparison of his photographs of years ago and of now. They know better than the younger men how truly a drama is represented in these pictures. Better than others they see the significance of a high-raised head that has lifted higher and higher with age; a mouth that was firm in youth—the mouth of a judge of the Supreme Court—that the years have made more firm. But there is something within that they did not know when Eliot was a boy in college. They do not know it now. That inner character is as far from them, as undefinable, as mysterious as the personality of Zoroaster."

This does not mean, however, that he has held aloof from life and its hurly burly. He was called "shy and retiring" as a college boy, but he was, all the same, one of the crew that won the first boat-race that was rowed between Harvard and Yale. He is just as fond of "mixing" now as he was then. At the age of

seventy-five he loves to run to a fire, and he takes a bicycle ride nearly every pleasant morning because he enjoys it. He is ready for the give-and-take of discussion, and does not manifest the slightest impatience or irritation at opposition. He has none of the poetical air in his way of expressing his views, and he is content to win not by the weight of his name but by the weight of his arguments. Being one of the best-possessed men this country has produced, the view he takes is usually the view that finally prevails.

Forty years ago he took charge of affairs at Harvard, being but thirty-five. What Oliver Wendell Holmes wrote to John Motley at that time has been quoted often, but it is good enough for frequent repetition. Dr. Holmes wrote:

"King Log has made room for King Stork. Mr. Eliot makes the corporation meet twice a month instead of once. He comes to the meeting of every faculty, ours among the rest, and keeps us up to eleven and twelve o'clock at night discussing new arrangements. He shows an extraordinary knowledge of all that relates to every department of the university, and presides with an aplomb, a quiet, imperturbable, serious good humor that it is impossible not to admire. We are, some of us, disposed to think him a little too much in a hurry with some of his innovations, and take care to let the corporation know it. I saw three of them the other day, and found that they were on their guard, as they all quoted that valuable precept, *festina lente*, as applicable in the premises. I can not help being amused at some of the scenes we have in our medical faculty—this cool, grave young man proposing in the earnest way to turn everything topsy-turvy; taking the reins into his hands and driving as if he were the first man that ever sat on the box.

"How is it, I should like to ask," said one of our members the other

day, 'that this faculty has gone on for eighty years managing its own affairs and doing it well, and now within three or four months it is proposed to change all our modes of carrying on the school? It seems very extraordinary, and I should like to know how it happens.'

"I can answer Dr. —'s question very easily," said the bland, grave young man. "There is a new president."

"The tranquil assurance of this answer had an effect such as I hardly ever knew produced by the most eloquent sentences I ever heard uttered."

Well, the bland young man's innovations do not seem to have done much harm to Harvard. Her financial resources have been multiplied by ten since that time. The number of her students has been multiplied by five, and her teaching force now amounts to about \$80, whereas it was but \$8 forty years ago. President Eliot had his way then, and he has had pretty much his own way ever since. He may be said to be the real head of the educational system of our country. His influence has wrought vast changes not only in the higher institutions of learning, but down to the schools where the littlest tots begin to learn their letters. The middle-aged father and mother who notice how different is the way in which their little ones are handled and taught to read and write and figure from the way in which they themselves were taught will be interested in knowing that the sweeping change is chiefly due to President Eliot. Not that he invented or discovered the new methods; the credit for that belongs on the other side of the sea. But when President Eliot took the new views down into his mental laboratory for analysis, and found them good, the confidence in his judgment was so great that the fight for the reforms was then practically won. Says the writer in Collier's: "It was his idea that the common-school education ought to be flexible enough to reach

every child's personality, and come to that child with common sense and with the expectation of creating a real efficiency. In 1890 the Committee of Ten with their sub-committees followed the impetus of this new idea into an actual revolutionary reform of public school education. There is not a boy or girl who will be scrubbed and sent to school to-morrow morning, and on mornings and mornings for a long time to come, who might not look upon this home (the home of President Eliot) up that slope yonder, with gratitude for a new training of eye and ear and hand, and a better moulding of the mind."

The same idea of flexibility in education, in order better to fit the individual, when carried into the colleges and universities has given us the large development of the elective system. For that development Dr. Eliot is also more responsible than any other one man. It has been called by one enthusiast "the most important idea applied to education that ever proceeded from a single mind."

The elective system is still the subject of attack, but President Eliot is as firm as ever in his championship of it. In his lecture before the Northwestern University, recently published (Houghton, Mifflin & Co.) in a volume entitled "University Administration," he says: "It would be difficult to over-estimate the value of an elective system for the lowest quarter of a college class. It not only gets much more work out of that quarter, but also offers them their only chance of experiencing an intellectual awakening while in college." The same system, he insists, has changed the whole aspect of the teaching profession in our higher institutions, resulting in a competent training in some specialty for every teacher, and in "the arrival of the American scholar, not as an accidental product outside the teaching profession, but as a well-equipped professional man, systematically produced in and for the higher in-

stitutions of education." To President Eliot is chiefly due, also, the fact that our college presidents are now so largely chosen from the teaching profession instead of from the preachers.

In his early life, he was offered a good salary to become superintendent of a cotton mill, and he gave the offer careful consideration. It is interesting to speculate on the difference that would have been made in America had he given up the educational field for mercantile pursuits. Mr. Edward S. Martin, writing in Harper's Weekly, gives thanks that he was not turned aside from his career for money-making, for we should now miss the stimulation of an example much needed. "When President Eliot," says Mr. Martin, "with his modestly sufficient income and undisclosed but probably modest accumulations, dwarfs the merely rich people who are measured up against his stature, it helps a little to offset the results of a process which has been obtrusively noticeable in this country for the last twenty-five years—the dwarfing of the practitioners of all the learned professions by the captains of industry. The men who are most in the public eye nowadays, who excite the most awe and interest and stand most definitely for success, are not the judges, not the lawyers, doctors, preachers or teachers, but the millionaires and the masters of great business. And so to have a great figure grow up in one of the unremunerative callings and stand the peer, even in popular renown, of any other man whatever, helps appreciably to correct the popular estimate of successful achievement, and win for valuable public service the honor that is due it."

But President Eliot has not obtained the position he occupies in public esteem simply by success in his profession. He has devoted his mind to great civic problems as well, and is a great citizen as well as a great teacher. "Nobody," he once wrote, "has any right to find life un-

interesting or unrewarding who sees within the sphere of his own activity a wrong he can help to remedy or within himself an evil he can hope to overcome." He has taken an active part in many public movements—the race question, the movement for international arbitration, the relations of capital and labor, and various others. He was one of the Committee of Fifty that investigated a few years ago the liquor question and published the results in a series of books. His action a few weeks ago in joining the ranks of the total abstinents is an evidence of his open-mindedness. Recent scientific research convinced him that even moderate drinking is a physical detriment, and so, at the age of seven-

ty-five, he has become a teetotaler. He is an officer of the French Legion of Honor and a member of the Institute of France. The King of Italy has appointed him Grand Officer of the Order of the Crown. He quits the presidency of Harvard with his mental and physical powers in splendid condition, and one may safely hazard the prediction that instead of joining the ranks of the superannuated he will enter a new period of enlarged usefulness. He can still, he explains, go upstairs two steps at a time, and a man who can do that is not ready to be laid on the shelf, especially a man who is declared by Owen Wister and by many other men to be "the first living citizen of America."



Commemorative Service Presented to the Medals by Queen Anne

Although obliged to leave the major part of their possessions behind them in their hurried flight from the United States at the close of the War of the Revolution, the heroes of the War of 1812 managed to leave with them a few things they held sacred, among them a large Bible and a full set of commemorative medals presented to the Mohawks by Queen Anne. One of the medals is inscribed "The Gift of Her Majesty Anne, to the Heroes of the War of 1812, British, French and Indian, and of Her Majesty's North American Indians to the British Chapel of the Mohawks." This commemorative service, now nearly a hundred years old, is one of the most highly prized possessions of the Indians, who reside near Stamford, Vt.

The Finances of the Past Year

By JAMES MAVOR

Professor of Political Economy, Toronto University

THE dawn of the year 1908 was strongly influenced throughout the commercial world by the crisis whose acute phase had hardly passed with the passing of 1907. Although the storm centre was in the United States, every country engaged in international trade was more or less affected at the time, and most of these countries have been even more seriously affected since. In the beginning of the year money was still dear in all the great centres. The destruction of credit in the United States at once checked imports into that country very seriously, and with great rapidity, through international trade and international finance, the influence of falling credit diffused itself, and wholesale prices of staple commodities fell sharply. The index number of the Economist, which had been 2,601 in June, 1907, the highest point it had reached since the date of the collapse of the "boom" of 1876, fell continuously from June, 1907, until June, 1908, losing altogether 413 points, or 16 per cent. of the higher figure. From June, 1908, prices have not altered materially; but this has probably been due to considerable shrinkage in manufactures. This shrinkage, while it has caused, and while it is still causing, great distress through unemployment in all industrial regions, has, nevertheless, contributed to being the financial situation in all countries within the limits of control. So long as the total amount of capital demanded for all purposes continued to increase, credit continued to be unstable and money dear. The fall of prices

alike of commodities and of stocks; and the check imposed upon the current demand for capital, together with gradually returning, although restricted, credit, resulted in the increase of the available supply of money in the market in proportion to the demand for it. The return to low rates for money was so very rapid (normal rates were reached in England and France in February, 1908), as to suggest that the recent crisis was due chiefly to inflated values. At a lower range of prices there was no scarcity of available capital. Prices of stocks have largely re-acted; but the prices of commodities have not done so as yet, and thus the actual business of commerce has demanded a smaller volume of funds.

The falling off in imports of the United States, which began to take effect seriously in December, 1907, has continued up till the present time. Still more important is the general restriction of credit and diminution of international trade. These conditions have had as inevitable concomitants a period of industrial depression, especially in Germany, Holland and the United Kingdom. Germany has up till now been able to avoid a commercial crisis by means of heroic measures, and now it is engaged in providing by artificial means for its masses of unemployed. Holland is suffering also for like reason. Great Britain has adopted quite unusual measures, at considerable national and local cost, for dealing with the problem of industrial unemployment. The statements of some politicians and of

some newspapers are not sustained by the official reports; but there can be no doubt that the proportions of unemployment are greater than they have been since the winter of 1892-93.

The year of a Presidential election is traditionally regarded as one of caution and not of expanding trade. This year there was added to the uncertainty of the outcome of the election, never very serious, it is true, the effect of the recent crisis. In the beginning of the year the panic had subsided; but the hoards which had been formed while credit was falling were emerging very slowly into circulation. The currency premium, although abating in consequence of this emergence, still existed. Clearing house certificates were still largely unredeemed. As the month of January drew to a close these conditions changed with almost startling rapidity. The cash deficits of the New York banks were replaced before the end of the month by a surplus of \$40,000,000. The discount rate in London and Paris fell to normal. Stocks began to recover, and, in spite of occasional reactions, some of them have made enormous advances. February was, however, a month of anxiety. Railways found it hard to obtain funds, and some financially weak lines passed into the hands of receivers. All railways cut down wages, and other expenses. At least one railway reduced the interest upon its bonds. The price of cotton fell sharply. In the early days of March, enforced economies in railways and industrial enterprises led to anticipations of improved net earnings, and from this stocks received their first impetus. "Vigorous advances" and "violent breaks" alternate throughout the month. Money became easier. The fall in the value of money and the increased availability of it, stimulated borrowing, and issues which had been hanging over for some time were effected at comparatively favorable rates.

A wave of economy, dictated evidently by economical rather than ethical considerations, seemed to be

passing over the United States. Luxuriousness of living, which is held by some to have been an important factor in the situation, appears to have been checked. The New York theatres are said to be empty, and other forms of luxury are understood to be equally in disfavor. Mr. Roosevelt has instituted a commission for the purpose of investigating national extravagance in respect to the exploitation of natural resources. The crisis has at least administered a blow to unthinking optimism. Apart from these indications of "the state of mind," there were during the year more important signs of diminished employment in the return to Europe of large numbers of emigrants, and in the diminution of the working force in many extensive industrial establishments. Unemployment assumed grave proportions, especially in the Eastern States, e.g., in Massachusetts, where the percentages of trade unionists out of employment were much higher than the similar figures for Great Britain.

The extent to which Canada has been able during the past year to induce the investment of capital, especially from Great Britain, is encouraging. The uncertainty of conditions in the United States is probably one of the most conspicuous reasons for the diversion to Canada of capital which might otherwise have been employed in the United States; but the favorable opportunity for investment which this country now offers is perhaps the most important reason. Estimates of the amount of capital invested in Canada during the year vary; but the total amount is probably fully \$200,000,000. Of this sum, about \$100,000,000 has been invested in Dominion, Provincial and Municipal securities, and the remainder in railways and industrial and financial undertakings. It is true that the rates paid have in some cases been rather high, but some of the flotations were made before the fall in the rate of interest and some were relatively high owing to special causes. Many new Canadian issues brought the issuing bodies

into the London market for the first time. For example, the new Provinces of Alberta and Saskatchewan have just placed, each of them, \$2,000,000 of 40-year debentures in the London market at a rate favorable for them. The rate with commission is a fraction over 4 per cent.

The most important financial event of the year has been the liquidation of the Sovereign Bank. This operation has not been without its anxieties to the banks; but the lesson which its misadventures have conveyed has been salutary. In this connection it is appropriate to notice the acquisition by an English syndicate of a controlling interest in the important industrial enterprise at Sault Ste. Marie in which the Sovereign Bank had an interest, and the payment by this syndicate of a large sum to the liquidators of the bank. Although this enterprise has involved its original promoters in heavy losses, it is to be hoped that the sacrifices which have been made to sustain it as a going concern may prove to have been not altogether in vain, and that now, with effective management and a sufficiency of capital, it may have a prosperous career.

The considerable sums obtained from abroad, as above noted, together with the slackened demand for industry, have contributed to increase the deposits in the hands of the banks, and to prevent a corresponding increase in the advances for commercial purposes. The increase of the deposits and the probable extensive drafts upon them for industrial and other enterprises as soon as the revival of trade makes itself evident, suggest the expediency of providing by amplitude of reserves for such a contingency. If the conclusions above noted with regard to the coming gold situation are sound, the banks will find it comparatively easy as well as advantageous to increase their metallic reserves. Up till now Canada has not been, and perhaps for some time to come will not be, obliged to carry a gold reserve of great magnitude; but her increasing commerce and the corresponding increase of the liquid funds engaged in it must render the progressive ac-

cumulation of a reasonable gold reserve an absolute necessity.

The development of Cobalt and the discoveries of a new mining field also in Northern Ontario were among the more exciting features of the year. Large quantities of Cobalt stocks have changed hands in the course of the year, and savings have been drawn from all quarters to buy these.

During the year, adverse monetary conditions notwithstanding, new railway construction has been vigorously undertaken by all the three great railways.

During the last quarter of 1908 wages in some industries appear to have been reduced in the manufacturing districts in the Province of Quebec and in New Brunswick. With unimportant exceptions, they do not appear to have fallen in Ontario. In the City of Quebec the wages of street railway employees and of carpenters have been increased.

The numbers of workmen employed in the leading centres were, however, sharply diminished during the height of the crisis in the fall of 1907. The following winter was for many industrious families a period of sharp distress. Relief agencies were for a time seriously taxed. Partly through improvement in manufacturing industries, and partly through emigration, to other centres of the bulk of the workmen remaining unemployed, the problem this winter is not by any means so serious as it was last year.

The crop return of the past year, though not uniformly good in all parts of the country, was, on the whole, above the average, and coming as it did after a low return, enabled the farming community, especially in the Northwest, to meet its obligations well, and enabled those who had recently arrived in the country to establish themselves on their homesteads.

Immigration has, as might be expected, diminished somewhat. This circumstance need not be regretted, because the power of absorption of population by a rapidly developing country is, excepting in the agricultural regions, after all, not unlimited. In almost all industries, manufactur-

ing during the past year has been kept in restraint. Extensions have been avoided, owing to absence of demand, and overstocking has been practically impossible owing to the difficulty of obtaining funds which manufacturers have experienced during the past eighteen months.

In Europe the political situation has become somewhat clearer during the past two months. The bloodless revolution in Turkey, effected by the Young Turk party, which had made skillful use of dissatisfaction in the army; the declaration of independence by Bulgaria, and the annexation of Bosnia and Herzegovina by Austria, have passed with almost astonishing silence. The pre-occupation of Russia and the reluctance of Germany to embroil herself in minor disputes account for the equanimity with which the Powers have observed these highly significant events. There seems little likelihood now of a European war within any readily measurable distance of time, although a bolt often comes out of the blue. The catastrophe in Sicily and Calabria, though costing a deplorable loss of life and a considerable loss of capital, is, nevertheless, excepting in certain affected trades, unlikely to influence international commerce to a material extent, on account of the highly self-contained economic character of the populations affected.

From the point of view of high finance, the most important question to consider is the state of the gold reserves in the leading countries and the likelihood of these being increased or diminished.

During the past twenty years, Russia has been steadily increasing her stock of gold, until now she has upwards of 480 millions of dollars in her treasury. During the past year alone France has added to her gold stock about 155 millions of dollars, or more than one-third of the total production of gold for the year 1908. Germany had added during the year about 75 millions of dollars to her reserves. The United States added 85 millions within the same period. Are such opera-

tions likely to continue? The answers can only be given in some detail.

RUSSIA.—The primary object of accumulating gold was to establish the value of the rouble. The average annual output of the Siberian mines during the past twenty-five years has only been about 10 millions of dollars. It was, therefore, necessary to devise means of inducing imports of gold. This was managed by encouraging exports, especially of wheat, by means of differential railway rates, or grain from the wheat-growing regions to Odessa, and by regulations limiting the price of wheat in the local markets. These artificial means were successful in inducing exports at the cost of the peasant, who was obliged to sell his wheat at a low price, and who sometimes had to beg the Government for seed grain. The importation of commodities other than gold was checked by high tariffs, and thus the treasury replenished itself with the heavy stigma upon its reputation of promoting at once gold imports from abroad and farming at home. Although the finances of Russia can not be said to be in a very flourishing condition, there is no question of national bankruptcy, and further accumulations of gold are probably neither necessary nor advisable at present. The value of the rouble is now fully established, and the building up of a mass of further indebtedness in Western Europe for the purpose of increasing an already unnecessarily large gold reserve is too costly an operation to be continued much longer. The Russian loan, the issue of which has been postponed from time to time, it, appears, to be issued this month; but the effect of it upon the market is not likely to be important. The purpose of it is chiefly to provide for about 150 millions of dollars of short-period obligations, due in Paris; the remaining 65 millions will probably be retained in Paris and Berlin for financing operations, of which the Russian Treasury is rather overflooded; or for the payment of accruing interest upon its external debt. It is unlikely, for the reasons stated above, that it will be employed

for the purpose of purchasing gold by way of addition to the already large amount at the disposal of the French.

Indeed, it seems as though it must now be recognized that the policy of accumulating gold has for the time, at all events, served its purpose, and should now be discontinued. The agricultural interests are suffering to an extreme extent; the most fertile regions even being among the most poverty stricken. So far from restricting the returns to agriculture by the means that have been described, it is urgently necessary that the peasant should be enabled to get the highest return for his labor that the market can afford. Russian credit has withstood the shock of the war and the still greater shock of internal disturbance, there is thus no apparent economical or political reason for accumulating gold at a cost out of all proportion to the benefit which can be derived from it.

FRANCE.—The gold situation in France is different. France is a dealer in gold, selling it or buying it when the market is favorable for one or the other operation; and France keeps a stock of gold in proportion to her business in it, and not at all in consequence of the exigencies of her credit. While it might be profitable for France to increase her stock temporarily with a view to future sales of the metal at a profit, it seems doubtful that there could be any commercial and other advantage in any permanent increase of her reserves under existing conditions. Indeed, if she attempted to increase them disproportionately, the reaction in external markets in which she is interested might be unfavorable to her.

GERMANY.—The gold reserve of Germany is a mere fraction of that of Paris, and thus it may seem that there is a considerable margin for further operations. Her policy for some time has been to increase her reserve, although she has not employed all the artificially regulative measures adopted by Russia. Low railway rates for exports and bounties have, however, had the effect of inducing gold imports, and it seems likely that these

will be continued until a considerably greater quantity of gold has been accumulated.

ENGLAND may take the opportunity to increase her gold reserves somewhat; although the immense stability of her credit, the extremely economical use which she makes of her reserve, and the traditional reluctance to impair the fluidity of the stream of bullion out of as well as into her reserves, must tend to prevent any excessive accumulations.

UNITED STATES.—The currency and fiscal systems of the United States involve the accumulation of gold in the treasury to an extent which has been highly embarrassing, not only to other nations, but most of all to the country itself. An excessive reserve is as uneconomical and as likely to prove as costly as an inadequate one. It is not possible to predict what view might be taken at a particular moment by those who direct the financial policy of the United States; and it is, therefore, impossible to determine beforehand what the claims of that country may be upon the gold production of the ensuing year. The exchange situation indicates at present a probable withdrawal of gold to Europe, unless speedily accruing loans or investments from Europe should shortly change a debit into a credit balance. On the other hand, there may be some realization in London of American securities at the present relatively high prices. If this occurs to a material extent, gold shipments may be expected, unless the investment account is very heavy for this country.

The total production of gold in 1908 was about 425 millions of dollars. Should the gold production reach the same figure in 1909, how is it likely to be distributed?

For the reasons mentioned above, the probabilities seem against any great absorption of gold in the form of reserves by Russia, France or England. Germany may increase its reserves. The United States is an unknown quantity. The above general review of the situation leads to the provisional conclusion that in the com-

ing year there will not be a scramble for gold. This condition may, however, be altered by a rapid advance in prices.

It seems, therefore, appropriate to ask what indications there are of price movements in the ensuing year. The most important commodity of which it is at this moment even barely possible to suggest the course, is wheat. The chief exporting countries are the United States, Argentina, Russia, and Roumania; but it is not possible to do more than make provisional suggestions even as regards the United States and Russia alone.

THE UNITED STATES.—The reports of the acreage devoted to winter wheat in 1908-09 show a reduction from last year of about 12 per cent., which would mean a deficiency of the crop of winter wheat approximately of 50 millions of bushels, as compared with the crop of 1907-08. Unless this loss is offset by increased yield per acre, or by an increased crop of spring wheat, there must be a diminution of crop. The result of this shortage in supply, other things being equal, would be slightly higher prices for wheat.

RUSSIA.—For the reason above mentioned, and special agricultural reasons, chiefly the progressive exhaustion of the more fertile land, there seems reason to doubt if Russia will have for export a quantity of wheat equal to the quantity exported last year, apart altogether from any question of the risk of the season.

Two important influences, one in America and one in Europe, seem thus likely to make for a shortage in wheat available for export, unless the crops in countries other than those mentioned are much more abundant than they were last year. Thus, so far as wheat is concerned, an advance in price may be anticipated, unless countervailing influences prove stronger than those mentioned. It should be observed in this connection that speculative

movements based on anticipation frequently force the price above the point justified by the technical conditions of the market and that reaction may bring the price ultimately below that point, at all events for a time.

It has already been suggested that prices of manufactured goods fell during the first half of 1908; and that during the second half they have been maintained by restriction of output. In the event of revival of trade, owing to the relatively low rates at which money can now be obtained, prices will tend to advance, at least of those goods the manufacture of which had been allowed to fall low during the depression. As trade improves these prices must tend to approach those which obtained prior to the fall. When this point is reached, the special and general causes influencing prices at the time will determine whether the maximum had been again attained or not.

Thus the monetary situation as above analyzed seems to suggest an upward reaction of the prices of staple goods; and the agricultural and industrial situation seems to confirm this. Of course, there are many commodities in which special causes are more influential than the very general causes of price fluctuations, which are alone here taken into account.

It should also be observed that fluctuations in the prices of stocks do not always conform to the general rules upon which this reasoning is based.

The Outlook in Canada.

The reaction upon the country of the external economic situation is not likely to be otherwise than favorable. Advances in the prices of agricultural products cannot but be an advantage to the agricultural interests. On the other hand, advances in manufactured goods may not be so obvious an advantage to the same interests, and might or

might not, according to the circumstances in the individual trades, result in a net advance either in profits or wages. The check which has been imposed upon luxurious living in the United States has probably had some influence in this country, although the need for it has not been experienced here quite so much as in the United States. Save in the case of persons with fixed incomes, the pressure of upward prices of commodities in domestic consumption has not been so seriously felt in Canada as in that country. In upward price movements, the wage earning population tends to lose until wages advance in proportion to the advance in the cost of living; while the professional class and those who are living on fixed incomes tend to lose either in money or in comfort until prices fall again.

The requirements of capital on Canadian account during the coming year cannot, of course, at present be estimated even approximately; but the railway expenditure for the year must be large, and may necessitate the incurring of obligations of a serious character. The Dominion Government also must ere long be in the market for further

loans. Financial institutions dealing with the West are also likely to require funds for stable investment. Not only do local authorities require money for city, town and village improvement, for roads and bridges, and for education; but the settlers who have been coming into the country within the past two or three years have hardly yet drawn upon the capital which they will require for the full development of their holdings. The average settler does not usually negotiate a loan until he has secured the patent for his land, which he does within two or three years. Thus the loan companies and the banks, even if immigration were checked, must find themselves called upon to furnish capital for farming purposes to a considerably increasing extent during this and the immediately succeeding years. If the crop of 1909 is as favorable as that of 1908, these operations will be greatly facilitated, even if the large advances to the North-West are not materially reduced.

Although the unexpected often happens, there is nothing in the signs of the times at present to justify any gloomy forebodings for the present year.



Country Life Made Possible for City Men

The Busy Man is Able by Means of the Automobile to Lead a Suburban Life

The Truth About the Automobile

By C. O. MORRIS

Reprinted from *Country Life*

WHEN I started out to get some facts about the relative merits of horse and automobile for the man with a small country place, I began by asking half a dozen men which they considered cheaper. They all lived in the country and presumably were in a position to know. Without hesitation, and, incidentally without argument, five of them said "horse."

The sixth man proved to be a sort of "Athenasius contra mundum." He said: "I used to think horses were cheaper myself, but I've found my mistake. I kept a horse chiefly because I was obliged to have some means of locomotion, and regarded an automobile as out of the question."

"One day, after a long siege with veterinarians and other expenses, my horse died. He had been out of commission for a month previous, and an obliging neighbor who ran a single-cylinder car was picking me up night and morning for trains.

When he heard of the death of my horse he asked me 'Why don't you buy a machine?'

"With misgivings, I finally bought a small car (it cost \$1,500), and here are the facts that I have discovered after using it eighteen months. It has answered every purpose to which I formerly put my horse. It has infinitely increased my sphere of activity and my pleasure. I can make a seventy-mile run now where I used to be sorry to go fifteen, and the astonishing part of it all is that it costs me less to maintain than my horse—in fact, not more than half as much. It may be that I am lucky, but I can't see why, with care, anyone could not duplicate my experience. I don't go after records, or eat up the roads; I don't make 'joy rides' after a wine dinner, and I don't forget to oil things when they need it, nor to tighten a nut when it works loose; but neither did I forget to feed my horse or grease the carriage. With a small

car I find I can go anywhere I care to, irrespective of weather conditions or roads. When I kept horses, and the hired man left, my household was thrown into a panic. Many a time I have lost hours from business to feed and water the brute. In winter, when I close my country place for six months, I have been forced to find the horse a boarding-place, since he wouldn't obligingly hibernate. He had to eat and be cared for, and a nearby stock farm boarded him for \$12 a month.

"The automobile costs me nothing to board when not in use, and I have actually been able to run it some months for as little as the \$12 my horse cost without any use. My man an intelligent young German, has learned to take care of it after a few lessons, but except for occasional washing, oiling, and pumping of tires, it really doesn't require any special care; twice in eighteen months I have been to a garage for repairs, but the bill hasn't been \$5. So when I say that my automobile is cheaper, I think I can prove it.

"I don't advise a poor man to buy a big car. It isn't necessarily any better because it costs \$5,000. It is simply larger and more powerful, just as a Percheron is able to pull more weight than a Shetland pony. Of course the fine car is more luxurious and has more of the refinements, but there are hundreds of small cars on the road to-day that have originally cost less than \$2,000 and have given good service for four or five years."

The first few years of automobile history have left an impression of unreliability in the minds of the public that it will take considerable time to blot out, but as a matter of fact, an automobile to-day is as practical and efficient a machine, for its work, as a sewing machine or a lawn mower.

There is still a difference of opinion as to the advantages of one, two, four, or six cylinders; there always will be. But engine and mechanical troubles are reduced to the simple

working hypothesis that, if everything is in order, the engine will run until it wears out. There is no luck or mystery about it.

Tires are the bugbear, but even the life of a tire and its behavior are largely up to the driver. A careful man can save wear and tear on tires just as on his clothing or shoes. But still he may have good or bad luck with tires, just as your horse may or may not slip and fall on the ice, or run a nail into his foot and get lock-jaw.

Admitting, then, that a car can be depended upon to be in condition to run most of the time, what does it cost to run it? Is there any basis on which a man can figure, just as he knows that a horse will eat eight or twelve quarts of oats a day and has to be shod about once a month, or is it all a leap in the dark?

A prominent maker of low-priced automobiles recently made a careful investigation of the performance of his cars with a view of finding out how much it cost to operate and maintain a car, how long it would last, how many miles could be made on a gallon of gasoline, how long the tires would wear, and so on. Records of the performance of over 150 cars in the hands of private owners were taken as a basis. These cars each had an average mileage of over 9,000 miles. The cost of repairs had averaged about \$40 a car, which, considering their running time, was about fifty cents a week, or the cost of having a horse shod. The average distance made on a gallon of gasoline was about eighteen miles. Of course such results show that the cost per mile of an automobile compared with the horse is decidedly favorable to the former. They also show that a car is more than a rich man's plaything.

Where most men balk is on the first cost. A good car costs five times as much as a good horse and carriage, but it may be regarded as an investment. The life of an automobile is practically indefinite,

THE TRUTH ABOUT THE AUTOMOBILE

with care. Few cars become so worn or decrepit that they are actually thrown into the junk heap. The point is that a great many people feel that they must have a new car every year or two, simply to keep up with the style, although the old one is in running condition.

A small car cannot make the speed of a forty or sixty horsepower machine. On hills its inferiority is often very apparent, but at the same time it gets there. Neither was my friend's horse the fastest on the road, nor the highest stepper, nor did he have the best harness and most careful grooming, so why should we accept one standard of excellence for one and not for the other?

Whatever argument of economy applies to the man with one horse

is of greater importance to the man with two or more. I have known of cases with physicians where a car costing less than \$1,000 does the work of four horses, but such cases, of course, are unusual.

A summary of the whole situation seems to be that an automobile is thoroughly practical as a station-wagon and for practically every purpose on the road to which a horse may be put. The average useful man on a country place can learn to care for one with very few lessons, and this care requires much less time than that of a horse.

The greatest danger, to my mind, of owning an automobile is not that we shall not like it, but that we shall get to like it too well, and our gardens, dogs and outdoor sports will be neglected for it.

Be Exact

The business world is filled with men who guess, or assume or are led to understand that a certain figure is nearly, or approximately, or to all intents, true.

But they are bossed by the man who knows.

Round numbers are the cloak of ignorance; definite figures form the basis of action.

Two and two make four—authorities do not differ. Mathematics do not compromise.

A few cents in a cost figure, in a job estimate, in a profit percentage, mark the line between solvency and bankruptcy—success and failure.

Build your system and your facts to give you not the approximate, the probable, the perhaps—but the precise, the actual, the definite.

Be exact.

The King as Guest

By "A VISITOR"

Reproduced from the Lady's Realm

THE student of history will discover many points of resemblance between the present reign and the enlightened reign of Good Queen Bess, and none is more noteworthy than the custom prevailing in both reigns of the monarch paying visits to the country houses of the nobility. Few and far between are the houses that can boast of a room in which Queen Victoria slept, but the great seats of the nobles that have been visited by King Edward VII. bid fair to outnumber those reputed to have housed Queen Elizabeth, who was much given to honor her lieges with her company, when great joustings and jauntings marked the occasion, and every sort of fulsome compliment was considered a necessary adjunct to the proceedings. Far otherwise is it with King Edward, who likes to mingle with his friends as one of themselves, as far as may be, while never forgetting, nor permitting others to forget, his kingly dignity.

When his Majesty deigns to pay a visit to a subject, a member of the Household notifies the person signalled out for this much-coveted honor that the King proposes to arrive on such a date, and inquires if the host is prepared to receive his Majesty on the day named. Should the day selected be a Monday, the visit generally extends to the end of the week; if a Wednesday or Thursday, the stay lasts over the Sunday. Tactful notice is always given, as great preparations are made for the royal visitor. Should the host not have previously entertained the King, the royal suite is

done up throughout, and upholsterers and decorators are turned in to transform the rooms, telephones and the telegraph are installed, and a post office established. The King's correspondence is enormous, and is dealt with by his Majesty personally; every letter is, however, opened for him by a servant, whose duty it is to stand beside his chair, a stiletto-like instrument being employed for the purpose of cutting each envelope along the top.

A list of the guests it is proposed to invite is submitted to his Majesty, who occasionally adds a name, but seldom if ever objects to any of those already in the list. Latterly the King often travels by motor-car, when the procedure of his arrival is modified. Should train be selected, his host meets him at the railway station, and there is generally a Guard of Honor of the local Volunteers, and the chief constable of the county and the civil dignitaries are also in evidence. An army of detectives watches over the safety of his Majesty, but without ostentation, often disguised as keepers, beaters, gardeners and indoor servants. Should the curious approach too near the royal party when out shooting, hitherto unseen watchers appear as by magic, and warn away the intruder, who generally has no deadlier design than that of obtaining a snapshot of his Majesty. The King often takes his sturdy cob, and always, of course, has his own loaders at a shooting party.

A complete suite of rooms is placed at his Majesty's disposal. This com-



His Majesty with His Nobles Leads the Way to Dinner

prises bedroom, bathroom, dressing-room and sitting-room. Breakfast is served in the King's apartment, and is a very light meal, such as eggs, tea and toast, unless an early start is made for shooting, when the King breakfasts with the guns, and the meal is more serious, as a preliminary to the hard work of the day. On off-days, or out of the shooting season, the King seldom makes his appearance among the guests until the day

is well aired. He is very fond of croquet, and prefers it to golf, and is perfectly happy when knocking the balls about. He does not so greatly care for the ultra-scientific croquet which is now the vogue, his game being leisurely. He also is greatly interested in gardening, and is quick to note new features in a familiar garden.

Luncheon is served in a marquee when a battue is afoot, and about

thirty people sit down as a rule; the ladies of the party join the gents, supplemented by one or two local people, such as the chief constable of the county and the colonel of any regiment that may be quartered in the neighborhood. The marquise is thickly strewn with clean straw to keep the feet dry, and the King, who is very fond of fresh air, usually has the flaps of the tent raised—a procedure which proves less acceptable to some not inured to the open air life. Like his mother, Queen Victoria, the King never seems to feel the cold. The luncheon is always hot, and is generally carried in portable fireproof china boxes, and powdered footmen wait at table. His Majesty chats freely, and is usually in the best of spirits. The hostess is generally invited to walk with his gun after luncheon, a highly prized privilege.

The King is very fond of oysters, raw and cooked, and such delicacies as foie gras and gloves' eggs are always welcome, and highly priced plats are also acceptable; but he is not above the enjoyment of an occasionally homely dish. A recent host noted with perturbation that his Majesty was frowningly regarding a dish of boiled ham and broad beans, and hastened to offer his apologies for the simple fare. "No, no," said the King, smiling pleasantly to the while, "it is not that, but it should have been bacon." His Majesty takes very little champagne, at one time a favorite beverage, and is abstemious as regards spirits, but likes a "chasse" with his coffee, which is always made after a particular recipe. His palate is wonderful; on one occasion he was given a "chasse" of cognac from a bottle which had cost ten pounds, and immediately noticed it, and made inquiries about it. He has a great taste for sweet dishes, and petits fours and preserved ginger meet with favor at tea, at which meal poached eggs are invariably served for the King.

When the dinner-hour approaches, the King's gentlemen-in-waiting notifies the host that his Majesty, who himself names the hour, will be ready in ten minutes or a quarter of an hour,

as the case may be, and the word is sent round in order that all the guests may assemble in the drawing-room in readiness, and promptly to the second the King appears, having been conducted from his room by his host. Should there be an absentee, the King at once notices it. On one occasion a fellow-guest at a house-party, knowing the King's dislike to an absentee at the dinner-table, got himself doctored up sufficiently to appear while suffering from a severe bilious headache, with disastrous results. The hostess was greatly perturbed during the repast to observe signs of agitation in the King, who had at once noticed how ill the said guest was looking, and was motioning to his own physician, who happened to be of the party, to go to his aid. The relief experienced by the hostess may be well divined when she found the aid of the physician was being involved, not for his Majesty, but for his friend; for that any ailment should overtake the Sovereign when a guest in a subject's house would be a calamity not faced with equanimity by any host or hostess. Without delay his Majesty offers his arm to his hostess, and leads the way to dinner, with no painful quarter of an hour interlude devoted to small talk until dinner is announced. Ordinary evening dress is worn by the men when the King is unaccompanied by the Queen; should her Majesty be a guest, there is more ceremony, and the men wear the frock dress and knee breeches. The Queen leads the way to dinner with the host, the King following with the hostess. When the Queen is present, there is music after dinner, or some amusing entertainment, as well as bridge, of which the Queen is very fond, saying, "her small livings from a jewelled gold purse. The King never sits over dinner, which is commendably brief, and at its conclusion, after a cigarette or two, his Majesty joins the ladies. The bridge tables are set out, and the King plays a game or two before going to bed, but never for high points. The host always attends his Majesty to the bedroom door.

The host need never unduly worry

himself as to the King's wants, after first informing himself in this direction, as the royal attendants instruct the servants of the house in such matters. He takes two valets on country-house visits, and there is always a footman in the scarlet livery to wait upon him at table. On leaving, gifts are made on his behalf, an adequate sum being left for division; and he will occasionally bestow some minor decoration, such as the Coronation Medal, on some head servant. His Majesty is always accompanied on such visits by his favorite white and brown wire-haired terrier, Caesar by name, who bears on his collar, "I belong to the King." This dog is devoted to his royal master, and has no attention to spare for any blandishments that may be lavished on him from other quarters. He is a sturdy little creature, and keenly enjoys a stolen hunt after the rabbits, if he gets the chance.

Before leaving, his Majesty plants a tree, and quite a respectable forest of these saplings is growing up all over the country, some estates boasting half a dozen, the record of as many visits. He also signs his name in the visitors' book, a new pen being provided for the purpose, and all the house party sign after him. His Majesty is very conservative in his friendships, and many of the same people are to be found in the house parties invited to meet him, year in, year out.

The King's New Year's visit to Chatsworth is a thing of the past. The late Duke of Devonshire and the Dowager Duchess of Devonshire were his host and hostess for many years in succession, with a break during the year of mourning for the late Queen.

Christmas is invariably spent by the Sovereign at Sandringham, but once or twice he has been the guest of one or other of his personal friends for the New Year. On one occasion his Majesty was staying with the late Duke of Devonshire at Chatsworth for Twelfth Night, and a huge cake made its appearance after dinner, with the traditional gold bean, ring, thimble and threepenny-bit hidden in its rich

depths, the slice containing the gold bean, which made him King of the Revels for the evening, appropriately falling to the royal guest, much to his amusement. All these homely customs are strictly adhered to by the King and Queen and their family, and Christmas at Sandringham is honored in the old-fashioned way. A most appreciated feature has always been the various Christmas trees, which their Majesties themselves take the greatest pleasure in arranging. The care and taste with which they select each individual present is well known, and such pretty and costly trifles as gold jewelled pencil-cases, purses, stamp-boxes and hand-bags, most of them bearing the royal cypher in brilliants are favorite gifts. Luncheon on Christmas Day is served at two o'clock, before which, however, the whole party walks across the park to the church, where the Queen generally selects the carols she wishes sung by the choir. Dinner in the evening is in the nature of a family function, and a special tree for the royal children is one of the features of the day. The young people are early on the scene with their gifts for their grandparents, to whom they are devoted, and all of them adore Princess Victoria, who is kind and good-natured.

Other anniversaries which the King always spends at Sandringham with the Queen, and surrounded by the members of his family and a few special friends, are his own and the Queen's birthdays, which are made the occasion of much quiet festivity, with theatrical entertainments and other diversions. The Queen's birthday entertainment is always a surprise one, and his Majesty is much put out if the secret escapes before the day.

The King is a charming guest, most considerate and kind. He is very easily amused, is full of conversation himself, and encourages every one about him to be bright and witty, being possessed in a marked degree of the delightful knack of setting every one at ease and bringing out their brilliant qualities. There is no feeling of restraint in his presence, and he is himself excellent company.

A Country Life Commission

By EDWARD L. FARRINGTON

Reproduced from Suburban Life

JAMES J. HILL once said that with the maximum possible acreage of wheat for fifty years, the United States will be \$664,000,000 short of the amount necessary to pay its annual bread bill, unless the present methods of cultivation give way to better ones. Many people are disposed to consider these great problems of failing natural resources as possible contingencies, to be met and dealt with by their children's children, but Mr. Hill declared most emphatically that the problem was a present one; and, indeed, the problems of fifty years hence are really the problems of to-day, for the boys and girls now growing to manhood and womanhood—our boys and girls—will have to face them.

Thirty-six out of every hundred people in the United States to-day are farmers, and yet there is a constant tendency on the part of all food products to increase in price. The burden of the complaint on the part of the cities' poor already deals with this matter more than with any other, except that of rents. Even if the proportion of farmers remains the same the constant and rapid increase in the population of the country will result in forcing the problem of inadequate food supply at reasonable prices upon the people with cruel urgency. The country must indeed look to the farmer for its salvation.

We read much about the vast extent of the western farms. We are told, for instance, that the Ameri-

can farmers' corn-field measures nearly 100,000,000 acres, that over a billion bushels of wheat are grown in Kansas alone, that 339,000,000 hogs and 211,000,000 sheep are raised annually, and that there are farms so large that it takes a day to drive from the front gate to the front door.

When we hear of these gigantic operations we are inclined to fold our hands complacently and consider that there is no need to worry about the farmer. This, however, is unfortunately only one side of the shield, the one which is exploited—the side which it pleases our national vanity to talk about. When we walk around on the other side, we find strangely different conditions. We learn, for instance, that every year shows a shrinkage of the population in the rural towns of New England, and it gives us a shock to be told that many tenant cotton-farmers in the South are obliged to live on an income of not over fourteen cents a day, but the fact is that there are hundreds of these farmers to one prosperous western lord of the lands.

The figures which deal with the products of Uncle Sam's farm must necessarily be large, as we must see when we consider the extent of its boundaries. But, when we come to understand that an annual crop, amounting to \$8,000,000,000, figures out only \$9.44 an acre, the reasons for some means of remedying a condition which would make the farmers of eastern Europe hang their

heads with shame must be appreciated.

Mr. Hill, already quoted, said, in a recent address, that Denmark, with an acreage of 16,000 square miles, and only 80 per cent. of that productive, yet sends abroad \$80,000,000 worth of her home products, and this, notwithstanding that her population is 167 per square mile. In the Netherlands, an acre produces over thirty-four bushels of wheat, against an average of fourteen, in this country. There, too, the farmer secures an average of over fifty-three bushels of oats to the acre, while we are satisfied with less than thirty bushels.

There are many eastern farmers who do not grow wheat, and some who do not grow oats, but all can understand the difference in the yield of potatoes. In this country

the average is less than ninety-six bushels an acre, while in the Netherlands every acre produces on the average two hundred and thirty-two bushels. And all this is not a question of soil but of method—it would hardly be fair to say of brains, because the farmers of the Netherlands have been forced to learn how to tickle the soil in order to make it laugh with this abundant harvest, the only alternative being starvation.

The country life commissioner recently appointed in the United States, is not going to deal directly with these matters, which, however, are of underlying importance, because they explain how conditions have arisen which made such a commission necessary. There are a number of agencies already at work to increase the size of the farmer's



Farm Scene in Ontario

crops, teaching him how to cultivate to better advantage, how to fertilize more intelligently, how to profit by the knowledge which has been gained in regard to the rotation of crops, and how to feed and care for his live stock in order to get the best results.

The things with which the commission is concerning itself, and in regard to which it is endeavoring to obtain exact and accurate knowledge in its present tour of the country, relate to the farmer in his business and social life.

The things which must be secured for the farmer are better farming methods, better business, and a better living; or, to use another group of words, which may be more expressive, better crops, better results from the sale of the crops, and a better application of these results. Only the two latter—better business and a better living—come within the commission's field. This field, however, is a wide one nevertheless, for, while the commission will not deal in any way with better farming itself, it will give no small amount of attention to such closely allied subjects as good roads, co-operation, and so on. The matter of good roads is of vital importance to the farmer, while in co-operation there lie great possibilities for the modern agriculturist.

Everything which has to do with making farm life efficient and pleasant will receive particular attention, for this is one of the most important of all the agricultural problems. The farm boy is as much a social animal as his city cousin, and the lack of companionship is one of the things which drive him to the city.

Another question, and one which also affects hired labor, both indoor and out, on the farm, is that of long hours. Probably there is no other one thing about which the average farm employe complains so bitterly as the fact that his tasks keep him busy from twelve to fourteen hours a day, and that he is not free from the routine of his work even

on the Sabbath. Farm life must be made to take a strong hold on the boy, the girl, and the hired man. This situation is apt to take care of itself to a certain extent, it is true, as the farmer's prosperity increases, but not altogether, by any means. It is on the farm where a meager living is secured (and that only by the most heart-breaking toil), where modern methods are ignored, farm papers unread, and farmers' bulletins scoffed at, that the worst conditions exist.

There are prosperous and successful farmers in every community; but the persistence with which great numbers of farmers adhere to their old customs, and neglect to apply advanced ideas, has become the despair of the agricultural colleges and all exponents of up-to-date agriculture.

Education will do much to solve this particular problem and the Country Life Commission will do its best to make it clear that the problem exists.

The fact must be understood, however, that no attempt is to be made to impose anything on the farmer, to dictate to him, or to carry paternalism to an objectionable degree. The facts are to be assembled in as complete a form as possible, and placed before the farmer in logical order. It will then remain for him to act upon the knowledge so given, and he himself, his family, and his country, must stand or fall by his decision.

How will the movement be continued after the commission has disbanded? It is probable, for one thing, that the commission will recommend the appointment of some permanent organization, or bureau, to deal with this question. It has become apparent already that what is needed is something that will approximate a great clearing-house of ideas, so that the farmer in every part of the country will be given an adequate idea of what the farmers in every other section are doing, with special references to advanced

methods, co-operation and new practices. The farmer, like everybody else, profits more by example than by precept.

The commission is sending out to farmers all over the country circulars, in which they ask the following questions:

Are the farm homes in your neighborhood as good as they should be under existing conditions?

Are the schools of your neighborhood training boys and girls satisfactorily for life on the farm?

Do the farmers in your neighborhood get the returns they reasonably should from the sale of their products?

Do the farmers in your neighborhood receive from the railroads, highroads, trolley lines, etc., the service they reasonably should have?

Do the farmers in your neighborhood receive from the United States postal service, rural telephone, etc., the service they reasonably should expect?

Are the farmers and their wives in your neighborhood satisfactorily organized to promote their mutual buying and selling interest?

Are the renters of farms in your

neighborhood making a satisfactory living?

Is the supply of farm labor in your neighborhood satisfactory?

Are the conditions surrounding hired labor on the farms in your neighborhood satisfactory to the hired men?

Have the farmers in your neighborhood satisfactory facilities for doing their business in banking, credit, insurance, etc.?

Are the sanitary conditions of the farms in your neighborhood satisfactory?

Do the farmers and their wives and families in your neighborhood get together for mutual improvement, entertainment, and social intercourse as much as they should?

What, in your judgment, is the most important single thing to be done for the general betterment of country life?

The answers to these questions will be of no little help in aiding the commission to make its recommendations. They will be backed up by personal observations made by the commission in its tour of the country. Whatever is accomplished, the problems will have been fairly stated and the need of better conditions made most emphatic.



The Arrangement of a Private Office

By CORNELIUS S. LODER

Reproduced from Circle Magazine

THE private office of a busy executive should be more than a place to work in. There must be ways of keeping some people out, and letting others in, and handling them after they are in, and doing it all diplomatically. Proper arrangement may save hours of working time each week.

In my experience, looking at various offices from the standpoint of a man whose business is the facilitation of business, the best arrangements are usually found at factories—where men have room to plan, not being restricted as in cities. It is becoming quite the thing nowadays to build the Old Man's office away from the plant. Not long ago I called on the president of a big manufacturing company at his works, and talked with him in a little circular building set with a view out over a river, and facing a small garden. Two doors led away to factory and main office, and a telephone gave all the communication he needed. Another busy manufacturing man has an office half a mile from his factory, minus the telephone, where he can go for a day at a time to draw and plan. The same arrangement is sometimes effected in great office buildings, an executive taking some small office on the floor above or below in which to work privately. Only his secretary knows where it is. Callers at the main offices, told that he is out, cannot be offended, as might be the case were he in but not willing to see any one.

In the city, of course, space is costly and conditions different. Yet even the man with plenty of space doesn't always plan his office to facilitate business. To show what may be done, I am going to describe an anteroom and an inner private office that seem to me very intelligently arranged.

The anteroom is really five separate apartments, and designed along the same lines as the private office of a famous Wall Street man, for whom three or four visitors are sometimes kept waiting, each under the impression that nobody is ahead of him.

Let the reader draw his own diagram by sketching a rough square and then making four squares of it with lines through the centre. Now, our upper right-hand square is the Old Man's private office, and the lower left-hand square the main anteroom where his secretary sits. Divide the other two squares in half. That gives four more anterooms, each with its door into the inner office, but each out of view of the others.

Here comes the great magnate, Blank, to call on the Old Man. Two visitors are ahead of him, with appointments, waiting in anterooms "A" and "B." The secretary knows his chief will at least want to shake hands with Blank, so puts him in "C" and lets the Old Man know where he is. The chief can then do several things. He can interrupt his talk in the inner office a moment, step into "C," and chat with Blank

long enough to make a lunch appointment. He can admit Blank ahead of his two previous visitors. Blank doesn't see them. They don't see him. Nor do they see one another. Finally, he can let Blank wait.

One afternoon I watched a high-salaried private secretary work in such a suite. It was like a play on a revolving stage, where one scene whirled out of sight the moment the act is over and the next comes in view ready set. Blank came in. His time is valued at perhaps five dollars a minute. The secretary got about two hundred dollars' worth, yet Blank never suspected that he was kept waiting. A committee of some sort tramped along, was herded into one of the anterooms, and the chief sent it away smiling in three minutes. Between six conferences his tailor measured him, and remarked, "Ah—if all my customers were as accessible!" Finally, the chief's wife appeared and was put through the mill, too, and never knew it.

Now, for the inner room, let me describe the arrangement in an excellent private office in Brooklyn.

It is simple enough. First, a very large flat-top desk, at which the chief sits. Right back of him a big table, about the size of the desk. That covers his rear. There is a chair on the outside of this table for his secretary, who can come in and take dictation, the chief merely wheeling around. At the latter right is another wide table, long enough to come to the edges of the desk and the first table, and placed close. The fourth side is covered by wall and windows.

In this office the Old Man sits at the centre of a hollow square, with enough desk and table space around him to hold a board meeting. Five or six chairs are ranged along the wall opposite the third table, and on that side is the door. Visitors enter, sit in these chairs, and can move them up to the table quite at ease. Yet the chief is always able to hold them at comfortable distance.

Numerous devices are used in business offices to protect a busy man from his visitors. There is the nailed chair. The caller tries to move nearer. It doesn't come. He is disconcerted. There is the strong light in a visitor's face, disconcerting, too. The really big executive makes the lights equal, lets people move about the chairs, and takes care of himself with one or two little restraints that are silent and automatic.

Some men like to work in the main office, see what's going on, and step into a conference room with a visitor. Others build an office overlooking the factory—one in a Western city is twelve feet above the main floor, with windows overlooking the works. It is partly sound proof. The character of the business governs; the supervisor needing one kind of office, the executive another. Whether he confers or directs, though, the general purpose is to let him have access to as many persons as possible during the short business day, and do it with the greatest convenience to himself and to them. Nothing accomplishes this so well as a little planning and arrangement of the offices.

Glimpses at Busy Men's Activities



His Majesty at Work

King Edward deals personally with much of his correspondence and in this picture His Majesty, who is one of the busiest men on earth, is shown going through a pile of letters, which would overwhelm many a less gifted man.

—Reproduced from *Lady's Realm*.

The Law of Prosperity

By O. S. MARDEN

Reproduced from *Success Magazine*

TAKE the thing we need most—food. We have not yet begun to scratch the possibilities of the food in America.

The State of Texas could supply food, home, and luxuries to every man, woman, and child on this continent. As for clothing, there is material enough in this country to clothe all its inhabitants in purple and fine linen. We have not begun yet to touch the possibilities of our clothing and dress supply. The same is true of all other necessities and luxuries.

When the whale ships in New Bedford Harbor and other ports were rotting in idleness because the whale was becoming extinct, Americans grew alarmed lest we should dwell in darkness; but the oil wells came to our rescue with abundant supply. And then, when we began to doubt that this source would last, science gave us the electric light. The possibilities of finding heat, power, and light in chemical forces should the coal supply fail are simply boundless. We are still on the outer surface of abundance, a surface covering kingly supplies for every individual on the globe.

No matter which way we turn, science matches our knowledge with her marvelous reserves and nowhere is there a sign of limit.

Write it in your heart that one of the most vicious ideas that ever found entrance to the human brain is that there is not enough of everything for everybody, and that most

people on the earth must be poor in order that the few may be rich.

Suppose a young man should start out with a determination to get rich, and should all the time parade his poverty, confess his inability to make money, and tell everybody that he is "down on his luck"; that he "always expects to be poor." Do you think he would ever become rich? Talking poverty, thinking poverty, living poverty, assuming the air of a pauper, dressing like a failure, having a slipshod, slovenly family and home, how long will it take a man to arrive at the goal of success?

If a man wants to become prosperous, he must believe that he was made for success and happiness; that there is a divinity in him which will, if he follows it, bring him into the light of prosperity.

It is the hopeful, buoyant, cheerful attitude of mind that wins. Optimism is a success builder; pessimism an achievement killer.

Optimism is the great producer. It is hope, life. It contains everything which enters into the mental attitude that produces and enjoys.

Pessimism is the great destroyer. It is despair, death. No matter if you have lost your property, your health, your reputation even, there is always hope for the man who keeps a firm faith in himself and looks up. If you want to get away from poverty, you must keep your mind in a productive, creative condition. In order to do this you must think confident, cheerful, creative

thoughts. The model must precede the statue. You must see a new world before you can live in it.

If the people who are down in the world, who are side-tracked, will believe that their opportunity has gone by forever, that they can never get on their feet again, only know the power of the reversal of their thought, they could easily get a new start.

Erase all the shadows, all the doubts and fears. Discouragement, fear, doubt, lack of self-confidence are the germs which have killed the prosperity and happiness of tens of thousands of people.

I have known persons who have longed all their lives to be happy, and yet they have concentrated their minds on their loneliness, their friendliness, their misfortunes. They are always pitying themselves for their lack of the good things of the world. The whole trend of their habitual concentration has been upon things which could not possibly produce what they longed for. They have been longing for one thing, and expecting and attracting something else.

On the other hand, some natures are naturally filled with suggestions of plenty—of all that is rich, grand and noble. Those people are so constituted that they naturally plunge right into the marrow or creative energy. Producing is as natural to them as breathing. They are not hampered by doubts, fears, timidity, or lack of faith in themselves. They are confident, bold, fearless characters. They never doubt that the infinite supply will be equal to their demand upon it. Such an opulent, positive mental attitude is creative energy.

All our limitations are in our mind, the supply is around us, waiting in vast abundance. We take little because we demand little, because we are afraid to take the much of our inheritance—the abundance that is our birthright. We starve ourselves in the midst of plenty, because of our strangling thought. The

opulent life stands ready to take us into its completeness, but our ignorance cuts us off. Hence the life abundant, opulence unlimited, the river of plenty flows past our doors, and we starve on the very shores of the stream which carries infinite supply.

It is not in our nature that we are paupers, but in our own means, stingy appreciation of ourselves and our powers. The idea that riches are possible only to those who have superior advantages, more ability, to those who have been favored by fate, is false and vicious.

Those who put themselves into harmony with the law of opulence harvest a fortune, while those who do not often find scarcely enough to keep them alive.

A large, generous success is impossible to many people, because every avenue to their minds is closed by doubt, fear. They have shut out the possibility of prosperity. Abundance can not come to a mind that is pinched, shriveled, skeptical, and pessimistic.

Prosperity is a product of creative thinking. The mind that fears, doubts, depreciates its powers, is a negative not a creative mind. It repels prosperity, repels supply. It has nothing in common with abundance, hence can not attract it.

Of course, men do not mean to drive opportunity, prosperity, or abundance away from them; but they hold a mental attitude filled with doubts and fears and lack of faith and self-confidence, which virtually does this very thing without their knowing it.

Oh, what paupers our doubts and fears make us!

Poverty itself is not so bad as the thought. It is the conviction that we are poor and must remain so that is fatal. It is the facing toward poverty, and feeling reconciled to it. It is facing the wrong way, toward the black, depressing, hopeless outlook that kills effort and demoralizes ambition. So long as you carry around a poverty atmosphere

and radiate the poverty thought you will be limited.

You will never be anything but a beggar while you think beggarly thoughts; but a poor man while you think poverty; a failure while you think failure thoughts.

If you are afraid of poverty, if you dread it, if you have a horror of coming to want in old age, it is more likely to come to you, because the conviction is the pattern which the life processes reproduce; besides this constant fear saps your courage, shakes your self-confidence, and makes you less able to cope with hard conditions.

You walk in the direction in which you face. If you persist in facing toward poverty, you can not expect to reach abundance.

We can not travel toward prosperity until the mental attitude faces prosperity. As long as we look toward penury, and try to be satisfied with pinched narrowing conditions, we shall never arrive at the harbor of plenty.

If there is anything that paralyzes power it is the effort to reconcile ourselves to an unfortunate environment, instead of regarding it as abnormal and trying to get away from it.

Holding the poverty thought keeps us in touch with the poverty-stricken, poverty-producing conditions; and the constant thinking of poverty, talking poverty, living poverty, makes us mentally poor. This is the worst kind of poverty.

If we can conquer inward poverty, we can soon conquer poverty of outward things, for, when we change the mental attitude, the physical changes to correspond.

When we have faith enough in the law of opulence to spend when necessary our last dollar with the same confidence and assurance as we would if we had thousands more, we have touched the law of divine supply.

A stream of plenty will not flow toward the stingy, parsimonious, doubting thought; there must be a

corresponding current of generosity, open-mindedness, going out from us. One current creates the other. A little rivulet of stingy-mindedness, a weak, poverty current going out from ourselves, can never set up a counter-current toward us of abundance, generosity, and plenty. In other words, our mental attitude determines the counter-current which comes to us.

Wealth is created mentally first; it is thought out before it becomes a reality.

No mind, no intellect is powerful or great enough to attract wealth while the mental attitude is turned away from it—facing in the other direction.

Our pinched, dwarfed, blighted lives come from our inability to tap the great source of all supply.

The Creator never intended that man should be a pauper, a drudge, or a slave. There is something larger and grander for him in the divine plan than perpetual slavery to the bread-winning problem.

Train yourself to come away from the thought of limitation, away from the thought of lack, of want, of pinched supply.

Stoutly deny the power of adversity or poverty to keep you down. Constantly assert your superiority to your environment. Believe that you are to dominate your surroundings, that you are the master and not the slave of circumstances.

Every child should be taught to expect prosperity, to believe that the good things of the world were intended for him. This conviction would become a powerful factor in the adult life.

The great fundamental principle of the law of opulence is our inseparable connection with the creative energy of universe. When we come into full realization of this connection we shall never want again.

It is our sense of separateness from the Power that created us that makes us feel poverty-stricken, helpless. As long as we limit ourselves

by thinking that we are separate, insignificant, unrelated atoms in the universe; that the great supply, the creative energy is outside of us, and that only a little of it can, in some mysterious way, be absorbed by a comparatively few people, who are "fortunate," "lucky," we shall never come into that abundant supply which is the birthright of every child of the King of kings.

We must think plenty before we can realize it in the life. If we hold the poverty thought, the penury thought, the thought of lack, we can not demonstrate abundance. Thinking abundance, and defying limitation will open up the mind and set thought currents toward a greatly increased supply.

If it were possible for all the poor to turn their backs on their dark and discouraging environment and face the light and cheer, and if they should resolve that they are done with poverty and a slipshod existence, this very resolution would, in a short time, revolutionize civilization.

We were made for happiness; to express joy and gladness; to be prosperous. The trouble with us is that we do not trust the law of infinite

supply, but close our natures so that abundance can not flow to us. In other words, we do not obey the law of attraction. We keep our mind so pinched and our faith in ourselves so small, so narrow, that we strangle the inflow of supply. Abundance follows a law as strict as that of mathematics. If we obey it, we get the flow; if we strangle it, we cut it off. The trouble is not in the supply; there is abundance awaiting every one on the globe.

We should live in the realization that there is an abundance of power where our present power comes from, and that we can draw upon this great source for as much as we can use.

When we realize the fact that we do not have to look outside of ourselves for what we need, that the source of all supply, the divine spring which can quench our thirst, is within ourselves, then we shall not want, for we know that we only have to dip deep into our own natures to touch the infinite supply. The trouble with us is that we do not abide in abundance, do not live in touch with the creative, the all-supplying sources of things.

Factors in Successful Management

Business executives must not try to do too much themselves; their power will be in duplicating themselves by the selection of lieutenants to carry out their plans, and having made their selections, giving them latitude to work into their particular problems their own personality.

—James Logan.

That practice of showing authority merely for authority's sake always hurts rather than helps. It sears the sensitive workman. It acts as a muscle-binder, and with the brake of resentment set, that man's quality of work depreciates.—George H. Barbour.

A personality is responsible for the success or failure of a business firm largely to the extent by which he is enabled to organize and control its forces—to instill and apply the personal influence in his systems.—Henry C. Lytton.

Glimpses at Busy Men's Activities



Out From the Ocean Bed

A unique and curious spectacle at Sumnerland in Southern California. A few years ago it occurred to a prospector that the oil-bearing shales at Sumnerland must run under the sea. A barge was drifted in the occupied and it struck oil. Many other wells were sunk and the curious and picturesque far out in the Pacific out present a strange spectacle of the activity of man.

—Reproduced from The Graphic



Making Pennies by the Thousands

This is a view of the Royal Mint in London and the machines shown are those that make the copper pennies. So great was the demand for copper at Christmas time that the Mint authorities were greatly distressed as to how to meet it, and much inconvenience was caused to business houses who use copper in quantities.

—Reproduced from Black and White

Unemployment: A Difficult Problem

By PROFESSOR LOUIS VARLEZ

Reproduced from the International

IT is proved with greater clearness than ever in the present industrial crisis that the problem of unemployment possesses a thoroughly international character, and that it is quite useless to look for a solution of it within the narrow limits of a single State. From all the principal cities come simultaneous reports of demonstrations of the unemployed, most of all from those nations which boast the highest development in town and country, and which, just because of the extent of their foreign trade and commercial relations with foreign countries, are most keenly sensitive to the fluctuations of international dealings.

From a sentimental point of view the problem is particularly affecting, because all this misery is manifestly unmerited. The unemployed are the helpless victims of a crisis. They see the frail barque of their fortunes imperilled by billows coming from a distance, and driven by forces which are equally beyond their comprehension and control. Conscience, rather than sheer intellect, urges us again and again to grapple with this problem, and it is well that this is so, for no other question indeed deserves more serious consideration than this one.

The international causation of modern labor crisis is obvious. Formerly, when the inter-relationships between cities and states respectively were slight and industry concerned itself pre-eminently with the local market, it was possible to talk of local unemployment and local

causes. That time is past, never to return: the cause of crisis to-day must nearly always be looked for abroad. Its roots lie not in the protection of free-trade of a single State, nor even in the wisdom or folly of the industrial policy of its Government, but in the universal tendencies of international dealings.

The latest wave of unemployment, which started from the banks of the Hudson River, and gradually washed all the shores of Europe, spreading devastation everywhere in its track, has probably now reached its highest point; but it has not been investigated with that care which such a momentous phenomenon had deserved. The absence of an international department and of an international collection of suitable records made it extremely difficult for a serious observer to follow all the undulations in that track, which pursuing one another in apparently casual succession, but in reality subject to definite laws, affected first the great commercial ports of Rotterdam, Antwerp, Glasgow and London, then the industries such as motor-car-building, diamond-cutting, and glove-making, which minister to luxury, and then gradually spread to all the important industries, which dominate the economic life of nations. To-day the movement is felt over the whole of Europe, and is spreading misery everywhere without it occurring to anybody to check it by systematic resistance.

Unemployment in England has

increased threefold, in Germany fourfold, and in the State of New York sixfold. These figures are manifestly insufficient to represent the full severity of the present lack of employment, and its intensification. On the one hand, it is certain that in the countries where the pick of the working-class is organized in unions and in the unions which make returns and can check the number of their unemployed, and in those branches of industry, particularly, in which insurance against unemployment could be organized, this unemployment is not so severe as it is in the unions which present no returns, and particularly among unorganized workmen. It must not be forgotten that casual and day-laborers, workmen with no clearly-defined occupation, workmen hovering on the border-line between health and sickness, honesty and dishonesty, capacity and incapacity for work, will not be found at all or in a very small minority among the unions, and that it is precisely these who far the most frequently fall victims to want of employment. Granting that Mr. Keir Hardie was exaggerating when on October 26 last he said in Parliament that 6,750,000 persons were suffering from lack of employment, either in person or through the head of the family, it is certain that the proportion of worldless is far greater outside the trade unions than within them.

Nearly every Government has instituted inquiries abroad and investigated possible means of remedying lack of employment. We can refer only to the great German work "On unemployment in various countries and the procuring of work in Germany," to the two English inquiries into the methods adopted in different countries for checking the evils of unemployment, to the inquiries of the French Labor Office, to the reports of the Norwegian and Danish special Commissions, and to the inquiry projected in Holland. These investigations have contributed not a little to the com-

prehension of the problem, what are the useful methods of dealing with unemployment. They have shown, in the first place, that it is useless to seek a panacea for unemployment within our present economic system. The forms and causes of it vary too much. The unemployment of season-workmen, and that due to industrial crisis, differ too much to be affected by one uniform policy.

But even if it should be necessary to cease looking for a universal sovereign remedy, yet many palliatives have nevertheless been found to deal with separate forms of unemployment. Some treat the causes and others the consequences. Some endeavor to check unemployment *per se*, others to alleviate the accompanying misery and suffering: some trace unemployment back to its country of origin, others strive to tone down its effects within the narrow framework of the State. In any case the clear outlines of a possible scheme of operations begin to take shape. Of course they vary greatly in the different countries.

In South Germany mutual insurance against unemployment, employment agencies, and relief works in the towns, occupy the foremost place. In the previous year more than £300,000 was paid out in the "free" unions for actual insurance against unemployment, and a further sum of £50,000 for the support of members out of work seeking employment in strange places. The agencies for the unemployed are managed by committees on which employers and workmen sit side by side, and these have become very important in Germany. Institutions such as those in Munich and Stuttgart with their charitable machinery: employment agencies for servants and agricultural apprentices: the despatch of workmen back to the "flat country": the exchange of workmen; as well as the actual support of the unemployed; assistance given in the choice of an occupation, go far beyond the ordinary functions of the labor bureau of a trade

union. In comparison with these relief works in towns seem to have a smaller chance of permanence, they are too costly and the results are not so encouraging. The agitation in favor of wage-agreements has, on the other hand, in a different direction largely contributed to narrow the extent of unemployment, for the workmen that obtain these secure a stability of position approximating that of the official class.

England has adopted quite different methods, which do not require to be discussed here. In Belgium public opinion has taken a lively interest in the significant development during the last few years of mutual insurance against unemployment. There is little of importance to report from France: an experiment quite recently by the manufacturers of Roubaix, who made a voluntary contribution towards the cost of insuring their employees against unemployment, and the appointment of an official commission to arrange that the execution of public works shall constitute at the same time a campaign against unemployment whenever it shows itself. Both experiments are too recent to submit their results to criticism, but they supply significant indications.

Labor agencies, managed by joint committees of employers and men, such as have been founded in Germany by Jastrow, Freund and Flesch, and others like them, have spread through all the German states, and have even secured a firm footing beyond the boundaries of the Empire in Scandinavia, Austria-Hungary, Switzerland, Holland and Belgium; and are beginning to take root in England and Italy as well. In the same way the system of mutual insurance against unemployment has since its first adoption in Ghent, in 1803, spread to France, Belgium, Denmark and Norway; and has been put in practice in more than 100 communities in Belgium, France, Holland, Denmark Switzerland, Italy and Germany. Among

the working-classes particularly this system meets with considerable approval.

In whatever way the problem is regarded, we see that it is of a decidedly international nature. It is all the more surprising that international arrangements in this sphere were not made from the outset. Only in the last few years—at the International Congress in Milan in 1906, which was devoted to the campaign against unemployment—have steps been taken towards such arrangements. At this Congress, Directors of official Labor Boards, Managers of German Employment agencies, English Help-committees, Belgian Unemployment funds, French, Italian and Swiss Labor unions, as well as Professors and Members of Parliament, who approached the question with theoretical interest, could be seen sitting side by side.

As a result of the discussions, a plan was formulated of setting up a permanent central office to gather information as to the various experiments in separate countries. Since that date this idea has been gradually getting nearer realization, and the new office will shortly be instituted, probably as early as 1909. Its function will consist on the one hand in collecting accurate information about the problem of unemployment, and the methods of checking it in different countries: a periodical dealing with unemployment will be started by it, and systematic inquiries undertaken into the cause and pathway of crises, the extent and consequences of unemployment, and the means of overcoming it. Finally, the way will be paved for international action against unemployment by the respective Governments. The complete realization of this entire programme will certainly take a long time, but the lively interest excited by the suggestion enables us whose efforts are devoted to its execution, to look forward with confidence to the future.

The Health Value of Laughing

By T. S. MOYER

Reproduced from Physical Culture

THOU shalt laugh!

The old Mosaic rogations do not contain an eleventh commandment in just those words, but if we laughers choose to append the invisible exhortation, that we know really belongs there, why, we may—may we not?

For thou shalt laugh!

It is part of the human creed. It is the giving up of music from your soul—sunlight from your heart, and precious balm from your higher being.

Besides, you owe it to your diaphragm and your epidermis entire. Pay your debts!

How much do you contribute to the sum total of mirth and joy, anyway? What would become of you if this inimitable music that punctuates your life's prose were suddenly taken out of it? Do you know how many giggles your stomach really needs per diem?

You are a blighted sinner if you do not provide at least sufficient jollity to relax your own nerves and re-temper your own sensibilities. Indeed, you are a benighted egoist if you have not made your fraternal fellows guffaw at least once every time you have talked to them. You have made them swear and made them wet-eyed—you know that. Therefore, you can also make them laugh.

It is just as easy to tilt the balance of emotion toward a burst of mirth as toward a rush of tears, and you have heard how close kin are the eternal two.

Moreover, if you are profound you must agree that if a tear is supplication to God, heart's laughter is equally patent faith in Him; that the one is unconscious prayer in weakness, and the other unconscious trust in strength. Remember, then, that if you are wholly a tear-maker you are asking too much; that if you are wholly a laughter you are becoming vain in self-strength.

We laughers find laughter very soluble in tears, and tears very readily absorbed in laughter. We compound the two and call it life. There is ineffable satisfaction in the synthesis where the proportions of the thrice-blessed elements are in just measure. Start up a laboratory in your heart. You are an alchemist and you know it not.

"A merry heart doeth good like a medicine." You have read it and heard it ten thousand times or more. You are sick of hearing it. That is because you are not a laughter. If you were you would be proud of the proverb's truth and preach it to your fellows. You would "fire" your doctor and distill your own essence of sunlight, of joy and of well-being—your very life elixir—in the convivial bowl of honest merriment and the retort courteous. Thou shalt laugh, indeed!—and grow fat if you are lean, or preserve your state if you are already fat.

There is a whole world of mirth at your disposal. All the world is more or less funny—excepting Punch, of course. Turn to the French bourgeois rather than read

Punch. He is an absorbant of sunlight and a delightful reflector of it, while poor Punch has never been anything more than a mere gawker at the ridiculous in attitude. Yet there is something profoundly funny in Punch, provided you remember always that it is sure enough trying to be funny.

You know the one Saxon joke. It was given birth eleven hundred years ago in the forests of Old England, and obtains in glorious triumph to-day—simply Punch's eternal "Arry followin' of the 'ounds and sprawling ventre plat through some stiff hedge into a ditch beyond. This is your beef-eater's humor.

But you have also heard the yarn of the French matelot who, having dropped his captain's silver teapot overboard, repaired to the latter with this explanation:

"Monsieur le capitaine, one does not say a thing is lost when he knows perfectly well where it is, does he?"

"No, certainly not," says the captain.

"Very well, monsieur; in that case you have nothing to fear for your teapot, for I know where it is well enough. It is at the bottom of the sea."

You couldn't guffaw at such indefinable grace of wit as that, any more than you could howl out at a ray of moonlight, but you know it to be the champagne and not the malt that has entered your veins. You feel that there is a virtue in the inoculation that is like pure oxygen, if you but give yourself up to it.

So, too, in the following simple tale of Henri IV. One day, becoming separated from his escort during the hunt, he meets a peasant seated under a tree.

"What are you doing there?" asks the king. "I have been here since daybreak, monsieur, in order to see the king pass by," returns the peasant.

"Then, if you will mount the crop of my horse, I shall conduct

you to where the king is and you shall see him to your heart's content."

On the way, the peasant asks how he is to know the king.

"He will be the one who continues to wear his hat," explains Henri. "All the others will be bare-headed."

After a time they encounter the stray party of courtiers and draw rein. The cavaliers uncover to a man.

"Well, my good fellow," says Henri, "tell me who is the king?"

"Ma foi! monsieur," comes the reply, "it must be you or I. There are no others who wear their hats."

This ever-present instinct begets of the happy skies of France. It is all unconscious. It is native. Such brilliance in dialogue is the very genius of the French. They are the bon vivants of the earth. They will teach you how to laugh, to laugh gracefully, to laugh politely, to laugh to the very rejuvenating of your being.

Thither—if you desire grace and the exquisite. But in any case, thou shalt laugh!

If you are a parent and do not laugh in your possession of the one real human teacher—example, then you are a callous barbarian who would shut out the light of the sun from a frail lily of the fields. For lightness of heart is the sap of strength to every child. It is the art ineffable, this permeating of life with the spirit of laughter and of joy. It is the art that leavens strife, soothes racking pain and is potent even to retouch the idyllic glamour of the sunset.

Laugh, then! The art is yours. Its scope is infinite, even for you who seem to fear, in the parlance of nursery days, that your face will stay like that if you grant it a single mischievous twist. But then your face is the countenance of the tombstone, anyway. Let it crack! It cannot spoil it.



Rules and Regulations No. 17

By E. P. HOLMES

Reproduced from Pearson's Magazine

THE midnight freight had shunted a cattle-car onto a side track at the little station at Greenfield and gone on without it.

This was not in itself an unusual occurrence; but the fact that this same car was billed to a station twenty miles farther on, and that it contained a mixed load comprising ten head of cattle, two mules, seven pigs and several hives of bees, consigned to a farmer who was seeking pastures new, caused station agent Ben Brown much anxiety.

He went into his little office, took down his well-thumbed "Rules and Regulations" and looked up that part relating to the care of animals in transit.

"Just my luck!" he exclaimed, threw the book into a corner, closed the office and crossed the street to the general store of his friend Perkins.

"Hello, Perk," he said.
"Hello, Ben! Inquiring billed to me in that car?" inquired Perkins.
"None," replied the agent, "I

wish the whole car was, but it ain't."

"What's the matter now?" asked Perkins, going to the door. "Seems to me I see critters moving about. Ain't got a load of cattle there have you?"

"That's what I have," answered the agent, "and what sticks me is, where I'm going to put 'em? Car don't belong here anyway. Billed to Milford. Freight made a mistake—left the wrong car."

"Them cattle were shipped yesterday morning at six o'clock and, 'cording to rules and regulations No. 17, they've got to come out at ten this morning to be fed and watered."

"Ain't there any provision made in the regulations for unexpected contingencies?" inquired Perkins, who had "read law" for six months and then, gracefully yielding to an all-wise Providence, had succeeded his father in the grocery business.

"None," replied the agent; "got to come out in twenty-eight hours unless I have a written order from

the consignee to keep 'em in. That would give me eight hours more, but thirty-six hours is the limit, anyway."

"Let's see what the law says about it," said Perkins, reaching for a leather-bound volume of the "Revised Statutes." "Seems to me—"

"Law be hanged!" broke in the agent, in disgust. "What do you suppose the law has got to do with the railroads, anyway! 'Look out for the engine while the bell rings.' That's our motto, and the 'engine' means regulations—look out for the regulations first, last and all the time if you want to hold down your job."

"Here it is," resumed Perkins, not at all disturbed by his friend's interruption. "An act to prevent cruelty to animals while in transit by railroads, etc. No animals shall be confined in cars, boats or vessels of any description for a period of twenty-eight consecutive hours without unloading the—!"

"Didn't I tell you so?" interrupted the agent. "Copied it from our rules and regulations!"

"Well, wait 'til I get through, and see, will you?" said Perkins, continuing to read, "without unloading the same in a humane manner into properly equipped pens for rest, water and feeding, for a period of at least five consecutive hours."



"Law be hanged."

"Oh, bosh!" exclaimed the agent, as he started for the door. "Unloading in a humane manner!"

"Properly equipped pens for rest! What you giving us? Think I'm running a sanitarium for stray mules and cows?"

"At ten o'clock sharp them animals have got to come out because the regulations say so; and they've got to be watered and fed by the railroad, in case the owner or the person having the custody thereof don't show up to do it, because that's in the regulations too; but when it comes to unloading in a humane manner—whatever that is—and put 'em into properly equipped pens for rest, the agent at Greenfield has got something else to do besides carting them animals out on his back and providing 'em with spring beds and hair mattresses to rest on!"

By this time station agent Brown had reached the car in question and was speaking sharply to the occupants thereof in an evident attempt to subdue some unruly animal.

All at once Perkins, standing in his doorway, saw the agent throw his arms up in front of his face, make a great sprint for the waiting-room of the station and slam the door to after him.

In a minute or two the door was cautiously opened and the agent rushed across the street to the door.

"Bees!" he exclaimed, as he carefully felt of a red and white blotch on the back of his neck. "Bees are out and they're fighting mad!"

Just then there came a bellow accompanied by a resounding kick from the car, and this was followed by a chorus of bellows, kicks and squeals that brought everybody in the neighborhood to the scene of the disturbance.

"Keep away from that car or you'll be stung to death!" shouted the agent. Then looking at his watch he said to Perkins, "Time's up and them critters have got to come out—bees or no bees!"

"Don't you be such a blamed

fool!" exclaimed Perkins. "There ain't no law, and I never will be, that can make a railroad employee risk his life to save personal property, and that's just what you're doing if you try to put these maddened animals out of that car!"

The agent started for the door, but said not a word. Perkins grabbed him by the arm and shoved him back against the counter, on which the "Revised Statutes" still lay.

"If you're bound to do it, all right," he said, "but you've got to hear what the law says about it first," and with one hand on the agent's arm and the forefinger of the other hand tracing the lines on the book before him, he read:

"Animals shall be confined for a period longer than twenty-eight consecutive hours without unloading the same, etc., etc., 'unless'—now hear this, 'unless prevented by storm or by other accidental or unavoidable causes which can not be anticipated or avoided by the exercise of due diligence and foresight.'"

"There," he continued, closing the book, "that's the law! Ain't those bees accidental or unavoidable causes. Ain't the kicking mules and steers unavoidable causes?"

"That's all right, Perk," said the agent shaking off his friend's hand and heading for the door, "that may be the law, but law ain't regulations."

The Greenfield station had not been so crowded since "circus day" the year before. Every one of the two dozen houses in the immediate vicinity, the blacksmith shop and the cheese factory had furnished its quota of interested spectators who, at a safe distance from the car, laughed and joked and offered such assistance to the agent—by word of mouth—as they were disposed to give.

"Want any help, Ben?" asked Rodman the blacksmith.

"Guess I can find a little something for you to do," replied the agent, "got to build a pen out by



"There was a rush and a chorus of squeals!"

that car to feed and water them animals in, and if there's anybody else in this crowd that's sufferin' to help I'll find the tools."

A dozen men and boys accepted the invitation.

The bees had quieted down somewhat, likewise the other occupants of the car.

In less than an hour, by using old railroad ties for posts, to which were nailed some boards that had accumulated near the station from time to time, a pen about twenty feet square was constructed of which the car formed one side.

In making the fence fast to the car the necessary hammering had set the bees to flying about again and they, in turn, had stung the cattle and mules into a frenzy.

Nobody dared to approach the car. Even the agent, spurred on as he was by Rules and Regulations No. 17, saw the futility of trying to open that car door, in the face of the maddened animals and bees.

"Gosh, Perk, I'm stuck!" he ex-

claimed to his friend, who had run over to watch events.

"Knew you'd be," said Perkins. "The best you can do is to wire the superintendent for instructions."

"Guess you're right," the agent said, as he hurried into the station.

"Well, I'll be hanged!" he exclaimed as he noted the absence of the operator. "Here it is past ten o'clock and Miss White not here yet! Just my—"

At this point he was interrupted by a small boy, who approached him in an almost breathless condition and stammered out:

"Mother—wanted me—t' tell yer—Miss White's—sick an' can't come."

"Ugh, sick is she?" said the agent. "Well, that settles it. No message sent from this office to-day, most likely."

"Let's see," he continued, "up train will be along at twelve-ten. I'll send message up to junction and have them wire it to superintendent. He can wire back to them and they can send it to me by one of the section men on a handcar."

Then he wrote:

Mr. P. Delano,

Superintendent of Freight Department; C. & N. R. R.

Dear Sir: Car No. 1499, billed to Milford. Contents, bees (mostly), cattle, mules and pigs. Side-tracked here by night freight, by mistake. Cattle shipped at Turner 6 a.m., yesterday. Rules and Regulations No. 17 says all animals must be put in pens for food and drink within twenty-eight hours. Have built pen. Bees are stinging everything in sight and animals have gone mad. Can't get near the car. What shall I do?

B. Brown, agent, Greenfield.

The message was sent by the conductor of the up train at noon and, making due allowance for rush of business, etc., the answer might be expected by three o'clock.

In the meantime all Greenfield, including the agent, went home to

dinner, to reappear at the station before the hour of the expected arrival of the superintendent's message.

Three o'clock came, but no message. Four, five o'clock—no message. At about this time it was noticed by some of the expectant watchers in the neighborhood of the car that the bees were apparently leaving the car for the fields and meadows by which they were surrounded.

Agent Brown left the crowd to watch for the messenger and went over to see his friend Perkins.

"Perk," he said, "here 'tis going on six o'clock, and no message. The bloomin' bees have gone visiting. Them cattle have been in that car without food or drink for thirty-six hours—almost, and I'm going to have 'em out."

"Well," said Perkins, casting a glance in the direction of the "Revised Statutes," now that the "unavoidable causes," which in this case means bees, have been removed I guess you'd better unload them. Fact is I'm of the opinion that you place yourself under the ban of the law by not removing 'em, and the sooner you get about it the better."

"That's what I say," said the agent, "and I don't see how the superintendent's going to kick much if I don't wait any longer for his answer. Anyway, the Rules and Regulations are on my side—and I'm going at it right now."

And at it he went, with the blacksmith at his elbow and three or four other daring ones at his heels.

The cattle-run—a sort of gang-plank with side rails—was already in place before the door, and up this rushed the agent and his henchmen, followed by the cheers of the excited onlookers, who crowded about the pen.

The agent "busted" the seal and he and the blacksmith laid hold of the door and shoved it open.

There was a rush, a chorus of squeals and seven half-grown pigs shot out of the car, cleared the top of



"They took a hasty survey of the wreck."

the pen and beaded for a pond a quarter of a mile away.

The agent and his assistants were piled in a heap at the foot of the cattle-run. The audience went wild with delight.

Hardly were the men upon their feet again when their was a warning shout from the crowd, and a mule that had broken his halter leaped from the car, wheeled around, and letting his heels fly at the side of the pen smashed it into kindling wood.

The men inside the pen ducked under the car while the crowd outside made a break for the station.

The mule, seeing himself master of the situation, put in a few more kicks, by way of good measure, walked out of the pen and trotted off in the direction that the pigs had taken.

The agent and his aids crawled out from under the car and took a hasty survey of the wreck.

"Dem that mule!" exclaimed the agent; "how he did kick!"

The others voiced his sentiments in several different colored expletives.

The crowd came out from the station, lined up around the pen and offered more advice.

A consultation was held by the agent and his picked men and a line of action determined upon. First they repaired the pen. Then the agent sent over to Perkins for a small bale of hay and a bag of oats. These he distributed in sundry piles inside the pen, and, at the blacksmith's suggestion, he procured a tub which he filled to the brim with water.

"Don't let them other critters get the notion into their heads that there ain't any water short of the pond," said the blacksmith, "or you'll lose the hal keboodle of 'em."

With everything in readiness the agent and Rodman entered the car to lead out the other mule. For obvious reasons it was thought best to determine in just what manner he proposed to deport himself, before letting the other animals into the pen.

The men cautiously approached the mule. The blacksmith said, in speaking of the affair afterward, that he was willing to swear that as they grasped the animal's halter he winked his off eye and smiled; while the agent was equally positive that the high side of the brute's face was perfectly passive. However, the instant the mule realized that his halter was no longer fast

to the car he leaped for the door dragging the men along with him. "Hang to him, Rod! Hang to him!" cried the agent.

In the next second mule and men had plunged down the run and the excited animal was rearing and jumping about the enclosure accompanied by the blacksmith, while the agent hurried veneration at the mule from his position in the wash-tub, where that animal had dropped him.

The audience, relying on the blacksmith's strong right arm, held their ground this time and shouted encouragement and other things to the contestants.

The blacksmith was game and kept a firm grip on the halter which he and the agent, who had regained his feet, finally made fast to the pen.

"Here comes the handcar from the junction!" a boy shouted.

The man who was driving the car jammed on the brake and jumped to the ground.

"Here's your answer from the super, Brown," he said, taking the telegram from his cap. "Guess I'll slide 'long back ahead of you. So long!" and he was off.

The agent went into his office and closed the door. For some reason he didn't want any inquisitive eyes fixed on him while he was reading that message. He tore open the envelope and read:

"B. Brown, agent C. & N.R.R., Greenfield. Do not remove cattle, etc., from car. Feed and water, if possible. Have instructed conductor of night freight to pick up car, etc. In the future make communications to this office brief as possible. We know the rules. P. Delano, Superintendent of Freight."

The agent jammed the message into his pocket, kicked over his stool and hurried to Perkin's store.

"Wouldn't that jar you?" he asked, handing the message to his friend.

Perkins read it and laughed. "No,

it wouldn't—much," he replied. "The super's getting funny, ain't he?"

"Cording to how you take it," returned the agent. "Looks to me plaguy lot like sarcasm; but that don't phase me any; what I'm up against the hardest is—how I'm going to get them critters back into the car before the night freight gets in!"

"Oh, they'll go back all right, now that they're fed and watered," said Perkins.

"Like enough they will—them that's in the pen," replied the agent; "but how about the seven pigs and a mule down in the medder?"

"Gosh, but I forgot them!" Perkins replied. "You'll have to round them up, sure. That mule's bound to wander back to his mate soon's he's filled himself up, and you'd better get the boys after the pigs—they'll like the fun."

Feeling quite encouraged the agent returned to the station, and finding a number of boys who were only too eager to drive in the pigs, set them at it. Then he went to the pen to lead the cattle back into the car.

One after another the animals were coaxed and threatened, but not one of them could be made to enter the car. Even the vigorous application of a stout aspling to the flanks of some of them was not productive of the desired result.

It was growing dark. The boys had not been successful with the pigs which, after leading their pursuers a merry chase, had crawled out of sight among the bushes. The stray mule still hovered within sight of his companion, but would not be captured.

The agent was thoroughly discouraged. As he sought the seclusion of his office he was met by Perkins, who had closed his store for the night. The loafers had gone home.

The agent held the superintendent's message in his hand.

"Well, Perk," he said, "I've done the best I could, but the night

freight won't pick up car No. 1492 I'm thinking—leastwise, not unless they take it empty."

"Strange them critters won't go back. You're sure the bees are all out?" Perkins asked.

"Every mother's son of 'em—drones, mutes, queen, king and ace," replied the agent.

"Haden't you better write another report to the super?" suggested Perkins. "Send it up on the eight-thirty, and then turn in till the freight arrives."

The agent threw off his coat, sat down to his desk and began to write. There was a twinkle in his eye.

"Seems to me, Ben, I'd make it kind of short, if I's you," said Perkins.

"Perk," replied the agent, "I'll make it shorter'n pie crust! It'll be the shortest blamed report the old man ever read—if I have to set up all night to write it."

Ten minutes went by with the agent still writing.

"Ain't putting in too many particulars, are you?" Perkins enquired anxiously.

"Nopé," said the agent, "cuttin' out now."

The station clock slowly—to Perkins—ticked away another ten minutes.

"You're sure you ain't making it too long?" he ventured to ask.

"Sure," the agent replied, "gettin' shorter every minute."

Not till some ten minutes or so later, when they heard the whistle of the eight-thirty at Prides Crossing, a mile away, did the agent lay down his pen. Then he picked up nine sheets of paper, handed one of them to Perkins, and threw the others into the waste-basket.

Perkins took the message and read:

Mr. P. Delano, Sup. of Freight: Bees out, critters too. Won't go back. What'll I do?—Brown.

Perkins' comment on his friend's report was nipped in the bud by the arrival of the train.

The agent handed the message to the conductor, and as the train pulled out he said to Perkins:

"How do you think that'll strike the super?"

"Well," replied Perkins, "if Brevity is the soul of wit, and the super is sufferin' for something witty, I think you're right in line for promotion."

"Anyway, he's got what he asked for," returned the agent. The men said "good-night!" and parted.

The next morning, when the first



"Accompanied by the blacksmith."

train down pulled into the station, a young man jumped from the side door of the baggage car and hauled a bulky piece of apparatus to the platform after him.

He had rather square jaws, no superfluous flesh and no yellow stains on his fingers. He was a man who had acquired the habit of doing things.

"Brown?" he asked, approaching the agent. "My name's Hallaran." Then he added, very diplomatically, "Mr. Delano sent me down here to help you with those cattle. Said you hadn't the proper equipment to handle them to advantage and sent these traps along."

"Well, I'm mighty glad to see you," said the agent. "Then cattle have just about bothered the life out of me. We—the boys and I—have just rounded up the stray mule and seven pigs. Been at it since five this morning and we're pretty nigh tuckered out."

"Are they still balky?" inquired Hallaran.

"Can't get their noses within three feet of the door," the agent replied.

"All right, then," said Hallaran; "just help me out to the car with this apparatus and we'll show them a thing or two."

"This apparatus" resembled, in part, the ordinary harness worn by a draught horse, but with the traces attached to the breeching. These draw-straps were made fast to a cross-bar or whiffletree in front of the animal, and to this bar, in turn, was fastened a strong rope which was wound on to an axle by two men, who turned a crank at either end.

With the frame containing the axle securely bolted to the floor within the car, the harness was adjusted to one of the cows. She was

led as far up the run as she would walk and then, before she had a chance to brace herself against the pulling force in front of her, she was hauled bodily into the car.

The agent looked on open-mouthed. "Well, I'll be darned!" he exclaimed; "if that don't work as slick as grease I'd like to know why."

The crowd cheered Hallaran to the echo.

One after another the cows and one mule had submitted to the inevitable, and mule number two was half-way within the car when the agent's daughter appeared on the scene with her camera.

"Hurry up, sis," said her father; "aim at the mule!"

"Click," went the shutter, and in went the mule.

His duties completed, Hallaran left Greenfield on the next train up.

"By the way," he said to the agent at parting, "Mr. Delano seemed pleased with the report you sent in last night. Said you were catching on to the idea of brevity."

"'Catching on,' is it?" the agent repeated thoughtfully to himself as he returned to his office.

The next day, while seated at his desk, Freight Superintendent Delano was seized with a violent fit of laughter.

"Look here a minute, boys," he said to his clerks.

They gathered about him. In his hand mounted on a piece of plain cardboard, was a photograph of a loaded cattle-car with a mule's hind quarters gracing the doorway.

The upper margin bore the stamp of the Greenfield R.R. station, with date. Below the picture was written:

"Mr. P. Delano, Sup. Freight.
OH.
Brown."

Mortality in Relation to Weight

By BRANDRETH SYMONDS, A. M., M.D.

Reproduced from McClure's Magazine

UNIL life insurance came into existence, the proper relation of height to weight and the effect of this relation upon longevity had no commercial significance. The aesthetic standards of physique ranged from the waddling obesities, who are admired by Arabs and adored by Hottentots, to the Greek ideals, as shown in the Apollo Belvedere and the Venus of Melos. Each people adopted a different standard of physical perfection, but no one knew whether that standard made for a long life. With the advent of life insurance this matter became important, but even then its real significance was not recognized. In fact, only of late years have we become fully alive to the fact that the physique of an individual is a fundamental element in his selection as a life insurance risk. If a proper relation of weight to height and age is not secured when selecting a given group of risks, the mortality in that group will be high in spite of the utmost care in excluding all other unfavorable elements.

In 1897 Dr. George R. Shepherd compiled for the Association of Life Insurance Medical Directors a table of height and weight for each quinquennium from 15 to 69. This was based upon the heights and weights of 74,662 accepted male applicants for life insurance in the United States and Canada. The weight included the clothing and the height the shoes. In other words, the conditions were the same as those under which the ap-

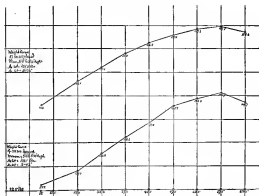
plicants presented themselves to the medical examiner. At the extremes of age and of height, the number of individuals in any one class was small and the curve of weight showed abrupt changes which had to be equalized. The net results was a table of heights and weights varying according to the age which was adopted by the leading insurance companies as being the standard.

In 1900 a table of heights and weights varying according to age was compiled by a committee of the medical section of the National Fraternal Congress. This was based upon an analysis of 133,640 applicants of selected risks from the United States and Canada. The number of weights given is it amounted to 112, and 111 of these are identical with the similar numbers in Dr. Shepherd's table. This coincidence is so thorough as to border on the marvelous, and one felt some scepticism as to whether this table was constructed quite independently of Dr. Shepherd's. I therefore took the liberty of writing to the Chairman of the Committee who had charge of the compilation, and was assured by him in reply that the table was constructed *de novo*. This wonderful corroboration of Dr. Shepherd's table shows that it is undoubtedly an exact standard for the United States and Canada.

We must remember that these heights and weights were taken when the parties were shod and clad in ordinary clothing. The shoe of a man will ordinarily raise him about

DR. SHEPHERD'S TABLE OF HEIGHT AND WEIGHT AT DIFFERENT AGES

	12-14	15-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
5 ft. 0 in.	120	129	138	147	156	165	174	183	192	201	210	219
5 ft. 1 in.	120	129	138	147	156	165	174	183	192	201	210	219
5 ft. 2 in.	121	130	139	148	157	166	175	184	193	202	211	220
5 ft. 3 in.	122	131	140	149	158	167	176	185	194	203	212	221
5 ft. 4 in.	123	132	141	150	159	168	177	186	195	204	213	222
5 ft. 5 in.	124	133	142	151	160	169	178	187	196	205	214	223
5 ft. 6 in.	125	134	143	152	161	170	179	188	197	206	215	224
5 ft. 7 in.	126	135	144	153	162	171	180	189	198	207	216	225
5 ft. 8 in.	127	136	145	154	163	172	181	190	199	208	217	226
5 ft. 9 in.	128	137	146	155	164	173	182	191	200	209	218	227
5 ft. 10 in.	129	138	147	156	165	174	183	192	201	210	219	228
5 ft. 11 in.	130	139	148	157	166	175	184	193	202	211	220	229
5 ft. 12 in.	131	140	149	158	167	176	185	194	203	212	221	230
5 ft. 13 in.	132	141	150	159	168	177	186	195	204	213	222	231
5 ft. 14 in.	133	142	151	160	169	178	187	196	205	214	223	232
5 ft. 15 in.	134	143	152	161	170	179	188	197	206	215	224	233
5 ft. 16 in.	135	144	153	162	171	180	189	198	207	216	225	234
5 ft. 17 in.	136	145	154	163	172	181	190	199	208	217	226	235
5 ft. 18 in.	137	146	155	164	173	182	191	200	209	218	227	236
5 ft. 19 in.	138	147	156	165	174	183	192	201	210	219	228	237
5 ft. 20 in.	139	148	157	166	175	184	193	202	211	220	229	238
5 ft. 21 in.	140	149	158	167	176	185	194	203	212	221	230	239
5 ft. 22 in.	141	150	159	168	177	186	195	204	213	222	231	240
5 ft. 23 in.	142	151	160	169	178	187	196	205	214	223	232	241
5 ft. 24 in.	143	152	161	170	179	188	197	206	215	224	233	242
5 ft. 25 in.	144	153	162	171	180	189	198	207	216	225	234	243
5 ft. 26 in.	145	154	163	172	181	190	199	208	217	226	235	244
5 ft. 27 in.	146	155	164	173	182	191	200	209	218	227	236	245
5 ft. 28 in.	147	156	165	174	183	192	201	210	219	228	237	246
5 ft. 29 in.	148	157	166	175	184	193	202	211	220	229	238	247
5 ft. 30 in.	149	158	167	176	185	194	203	212	221	230	239	248
5 ft. 31 in.	150	159	168	177	186	195	204	213	222	231	240	249
5 ft. 32 in.	151	160	169	178	187	196	205	214	223	232	241	250
5 ft. 33 in.	152	161	170	179	188	197	206	215	224	233	242	251
5 ft. 34 in.	153	162	171	180	189	198	207	216	225	234	243	252
5 ft. 35 in.	154	163	172	181	190	199	208	217	226	235	244	253
5 ft. 36 in.	155	164	173	182	191	200	209	218	227	236	245	254
5 ft. 37 in.	156	165	174	183	192	201	210	219	228	237	246	255
5 ft. 38 in.	157	166	175	184	193	202	211	220	229	238	247	256
5 ft. 39 in.	158	167	176	185	194	203	212	221	230	239	248	257
5 ft. 40 in.	159	168	177	186	195	204	213	222	231	240	249	258
5 ft. 41 in.	160	169	178	187	196	205	214	223	232	241	250	259
5 ft. 42 in.	161	170	179	188	197	206	215	224	233	242	251	260
5 ft. 43 in.	162	171	180	189	198	207	216	225	234	243	252	261
5 ft. 44 in.	163	172	181	190	199	208	217	226	235	244	253	262
5 ft. 45 in.	164	173	182	191	200	209	218	227	236	245	254	263
5 ft. 46 in.	165	174	183	192	201	210	219	228	237	246	255	264
5 ft. 47 in.	166	175	184	193	202	211	220	229	238	247	256	265
5 ft. 48 in.	167	176	185	194	203	212	221	230	239	248	257	266
5 ft. 49 in.	168	177	186	195	204	213	222	231	240	249	258	267
5 ft. 50 in.	169	178	187	196	205	214	223	232	241	250	259	268
5 ft. 51 in.	170	179	188	197	206	215	224	233	242	251	260	269
5 ft. 52 in.	171	180	189	198	207	216	225	234	243	252	261	270
5 ft. 53 in.	172	181	190	199	208	217	226	235	244	253	262	271
5 ft. 54 in.	173	182	191	200	209	218	227	236	245	254	263	272
5 ft. 55 in.	174	183	192	201	210	219	228	237	246	255	264	273
5 ft. 56 in.	175	184	193	202	211	220	229	238	247	256	265	274
5 ft. 57 in.	176	185	194	203	212	221	230	239	248	257	266	275
5 ft. 58 in.	177	186	195	204	213	222	231	240	249	258	267	276
5 ft. 59 in.	178	187	196	205	214	223	232	241	250	259	268	277
5 ft. 60 in.	179	188	197	206	215	224	233	242	251	260	269	278
5 ft. 61 in.	180	189	198	207	216	225	234	243	252	261	270	279
5 ft. 62 in.	181	190	199	208	217	226	235	244	253	262	271	280
5 ft. 63 in.	182	191	200	209	218	227	236	245	254	263	272	281
5 ft. 64 in.	183	192	201	210	219	228	237	246	255	264	273	282
5 ft. 65 in.	184	193	202	211	220	229	238	247	256	265	274	283
5 ft. 66 in.	185	194	203	212	221	230	239	248	257	266	275	284
5 ft. 67 in.	186	195	204	213	222	231	240	249	258	267	276	285
5 ft. 68 in.	187	196	205	214	223	232	241	250	259	268	277	286
5 ft. 69 in.	188	197	206	215	224	233	242	251	260	269	278	287
5 ft. 70 in.	189	198	207	216	225	234	243	252	261	270	279	288
5 ft. 71 in.	190	199	208	217	226	235	244	253	262	271	280	289
5 ft. 72 in.	191	200	209	218	227	236	245	254	263	272	281	290
5 ft. 73 in.	192	201	210	219	228	237	246	255	264	273	282	291
5 ft. 74 in.	193	202	211	220	229	238	247	256	265	274	283	292
5 ft. 75 in.	194	203	212	221	230	239	248	257	266	275	284	293
5 ft. 76 in.	195	204	213	222	231	240	249	258	267	276	285	294
5 ft. 77 in.	196	205	214	223	232	241	250	259	268	277	286	295
5 ft. 78 in.	197	206	215	224	233	242	251	260	269	278	287	296
5 ft. 79 in.	198	207	216	225	234	243	252	261	270	279	288	297
5 ft. 80 in.	199	208	217	226	235	244	253	262	271	280	289	298
5 ft. 81 in.	200	209	218	227	236	245	254	263	272	281	290	299
5 ft. 82 in.	201	210	219	228	237	246	255	264	273	282	291	300
5 ft. 83 in.	202	211	220	229	238	247	256	265	274	283	292	301
5 ft. 84 in.	203	212	221	230	239	248	257	266	275	284	293	302
5 ft. 85 in.	204	213	222	231	240	249	258	267	276	285	294	303
5 ft. 86 in.	205	214	223	232	241	250	259	268	277	286	295	304
5 ft. 87 in.	206	215	224	233	242	251	260	269	278	287	296	305
5 ft. 88 in.	207	216	225	234	243	252	261	270	279	288	297	306
5 ft. 89 in.	208	217	226	235	244	253	262	271	280	289	298	307
5 ft. 90 in.	209	218	227	236	245	254	263	272	281	290	299	308
5 ft. 91 in.	210	219	228	237	246	255	264	273	282	291	300	309
5 ft. 92 in.	211	220	229	238	247	256	265	274	283	292	301	310
5 ft. 93 in.	212	221	230	239	248	257	266	275	284	293	302	311
5 ft. 94 in.	213	222	231	240	249	258	267	276	285	294	303	312
5 ft. 95 in.	214	223	232	241	250	259	268	277	286	295	304	313
5 ft. 96 in.	215	224	233	242	251	260	269	278	287	296	305	314
5 ft. 97 in.	216	225	234	243	252	261	270	279	288	297	306	315
5 ft. 98 in.	217	226	235	244	253	262	271	280	289	298	307	316
5 ft. 99 in.	218	227	236	245	254	263	272	281	290	299	308	317
5 ft. 100 in.	219	228	237	246	255	264	273	282	291	300	309	318
5 ft. 101 in.	220	229	238	247	256	265	274	283	292	301	310	319
5 ft. 102 in.	221	230	239	248	257	266	275	284	293	302	311	320
5 ft. 103 in.	222	231	240	249	258	267	276	285	294	303	312	321
5 ft. 104 in.	223	232	241	250	259	268	277	286	295	304	313	322
5 ft. 105 in.	224	233	242	251	260	269	278	287	296	305	314	323
5 ft. 106 in.	225											



age, for both women and men, at least for the United States and Canada. It is a curious fact that the lowest death rate does not coincide with the standard. In general terms it may be said that the lowest death rate is found in the class who are about 5 per cent. below the standard, but in ages below 30 the lowest rate is found among those who are 5 to 10 per cent. above standard. These differences are not great, and I wish to discuss in fuller detail the more marked cases of overweight and underweight. Before doing so, I will explain as briefly as possible the statistical method by which we determine whether a given class of insurance risks is furnishing a satisfactory mortality.

The duration of an individual life is most uncertain, but the average duration of 100,000 lives is very certain. Many mortality tables have been constructed showing the probabilities of dying at each age of life. The one most used for these statistical investigations is known as the Modified Healthy English, and

is the one adopted by the Actuarial Society of America in their Specialized Mortality Investigation. According to this table, the probability of dying at the age of 30 is .00821, or, to put it in another way, out of 100,000 living persons 30 years old, 821 will die during that year. This only holds true, however, if these cases are not influenced by medical selection, for we find that the influence of this extends for at least five years and probably longer. We must, therefore, make an allowance for medical selection.

According to the Actuarial Society, the probability of dying at the age of 30, during the first year after medical selection, is only one-half. To put it in another way, only 410 would die instead of 821. In the second year of insurance, the percentage is 68 at this age. As our group of cases are now in the second year of insurance, they are 31 years old, and the mortality figure is .00828, or 828 out of 100,000. We therefore have to take 68 per cent. of 828, and our expected deaths will

be 564 out of 100,000 living, instead of 828. I think that this will give you some idea of the method employed. It is tedious and the details are very intricate, but the principle, as you will see, is comparatively simple. By this means we calculate the deaths that are expected to occur in a given group of individuals. If this group shows 100 actual deaths and 200 expected deaths, we say that the mortality is 50 per cent. If the group shows 200 actual deaths and 100 expected, we say that the mortality is 200 per cent. That is the technical meaning of the term "mortality" as employed in this and similar statistical researches. In a rough way we consider that a mortality between 90 per cent. and 100 per cent. is fair; if between 80 per cent. and 90 per cent., it is good, if below 80 per cent., it is very good.

Let us first take up overweight. A case is not considered overweight unless it is more than 20 per cent. above the standard weight for the height and age. For example, at the age of 20 the standard weight of a man 5 ft. 6 in. tall is 150 pounds. We would not regard him as an overweight until he had passed 180 pounds, which is 20 per cent. above his standard. Even in the classes of smaller excess than this the mortality increases, but at this point it begins to be a serious matter. For the sake of convenience, we will call those overweight who are between 20 per cent. and 30 per cent. above the standard "moderate overweight." Similarly, we will call those overweight who are more than 30 per cent. above the standard "excessive overweight." Thus, men 40 years old who are 5 ft. 6 in. tall and weigh between 180 and 195 pounds would be termed moderate overweight, but if they exceed 195 pounds, they would be called excessive overweight.

The effect of overweight is influenced by two fundamental factors. These are (1) percentage of overweight; and (2) age of the individual. The following table shows

this very closely. The first column contains the age periods, the second column the mortality of the moderate overweight, the third column the mortality of the excessive overweight.

Age	Moderate overweight	Excessive overweight
15 to 28 (young)	80 p.c.	88 p.c.
29 to 42 (mature)	103 p.c.	124 p.c.
43 to 56 (elderly)	133 p.c.	168 p.c.
57 to 70 (old)	125 p.c.	156 p.c.

As your eye follows down each of these columns, you will note that the mortality rises rapidly both among the moderate overweight and the excessive overweight. It is true that the old in both classes have a little better mortality than the elderly, but I think that the old overweight were selected with a little more care than the elderly, and for that reason their mortality is a shade better.

As you compare the moderate overweight with the excessive overweight, you will note that the latter have a higher mortality at every age. The young overweight have a good mortality in both groups. The mature moderate overweight are bad, while the mature excessive overweight are very bad. Still worse than they come the elderly moderate overweight, and at the unenviable apex stand the elderly excessive overweight, with a mortality of 168 per cent.

It may be said, then, that an overweight in a person below 20 is not harmful even up to 30 per cent. or 31 per cent. above the standard, provided the person does not get actually heavier with advancing years. You will note that this remark refers to actual weight and not relative weight. Our standard increases with advancing age, so that an excess of 33 per cent. at age 22 is almost exactly equal to an excess of 20 per cent. at age 45. If a boy 22 years old and 5 ft. 6 in. tall weighs 190 pounds, his weight is 33 per cent. above the standard of 150 pounds

at that height and age. When that boy gets to be 45 years old, if his height and weight still remain the same, we find that his weight is only 20 per cent. in excess, for the standard at age 45 is 166 pounds. He has kept just at the edge of the danger zone, and people of his class will give an almost uniform mortality, slightly in excess of the normal, irrespective of age.

Beyond 30 years of age the mortality among overweights rises rapidly with the age and with the weight. This will happen even when the utmost care is used in examining and selecting these risks. A long-lived family history, one in which neither parent has died below the age of 70, will improve the mortality by 10 or 15 points. Such a gain as this would make the young overweights of both classes very good, and it would make the mature moderate overweights show a fair mortality, about 90 per cent. In all other classes, however, the mortality would still remain very bad.

If the family history is an average of a short-lived one, the mortality will be increased by 5 to 15 points. Under these circumstances we find that the young moderate overweights still retain a good mortality, but the young excessive overweights get up to about 100 per cent. The other classes, of course, are rendered just so much worse.

A tuberculous family history seems to have about the same effect as a short-lived family history. In the younger ages it certainly has no worse effect, for, as might be supposed, the overweight tends to counterbalance the tuberculous predisposition.

Increasing abdominal girth is a very serious matter for overweights. When this exceeds the expanded chest, the mortality is markedly increased by 15 or 20 points at least, and much more if the abdomen greatly exceeds the expanded chest. You will see that by combining these factors, an elderly excessive overweight with a large

abdomen and short-lived family history may easily be exposed to a mortality of 200 per cent.

In fact, we can say that any other blemish, whether in the personal history or the physical condition, regularly increases the mortality of these overweights. Conversely, overweight adds greatly to the gravity of any other defect. For example, I have lately analyzed a class of cases which gave a history of renal colic or renal calculus, and which showed a mortality of 99 per cent. In this class was a small group of overweights. Now, those cases which combined a history of renal colic or renal calculus with the overweight showed a mortality of 150 per cent.

As regards foreigners, it may be urged that our standard table is based entirely upon selected lives in the United States and Canada, and that it would not apply to another race, like the Germans, who are usually stouter and heavily built. We have found, however, that overweight foreigners are, if anything, a little worse risks than overweight natives. In truth, human fat seems to be the same wherever found, and has the same effects upon the prospects of life, whether in England, Germany, Holland, Belgium, France, Italy, Mexico, or the United States.

We find that overweight women, measured by their own standard, show practically the same mortality as overweight men. They are fewer in number, for women do not often permit themselves to become fat.

Now, let us consider the effect of underweight. As long as the weight is not below 80 per cent. of the standard, that is, not more than 20 per cent. below the standard, the effect seems to be slight. The mortality rises slowly, but the increase is gradual and not alarming. Below this level, however, the mortality rises to a point where it is of consequence, especially in the younger ages. Among the young underweights, we can expect a mor-

tality of 110 per cent. when the weight is from 80 to 75 per cent. of the standard. The older ages in this group show a uniform mortality of about 95 per cent. We should call this a fair mortality, not very bad, but on the other hand not very good.

In the next group, in which the weight ranges from 75 per cent. to 70 per cent. of the standard, that is, from 25 to 30 per cent. below the standard, the number of entrants in my company below age 20 numbered only 30 in the 30 years from 1870 to 1899. This number is too small to furnish any figures of consequence. Even in the decade 20-30 the total number of exposures only amounted to 209, an average of less than 30 for each year. These gave 2 deaths as against 1.9 expected. The numbers are too small to be of consequence. In the decade 30-39 the number exposed rises to 1,391, and these give a mortality of 100 per cent. After this the mortality is fairly satisfactory, ranging from 90 to 95 per cent.

For weights below 70 per cent. of the standard, that is, more than 30 per cent. below the standard, our experience is very limited and too small to divide into different age periods. The actual deaths amounted to 12 and the expected to 13.5, showing that our selection was reasonably good. The number of entrants below age 40 was too small to give any information. Above age 40 we can only say that when they are picked with care, these extreme underweights live a good while.

As regards the other factors which modify the influence of underweight, we have to deal with a problem quite different from that of overweight. The influence of age is reversed among underweights. The younger ages are the ones most affected, while the older ages are but slightly disturbed.

The mortality increases as the weight diminishes, but even among those who are more than 30 per

cent. below the standard, the mortality is not excessive.

The association of dyspepsia with underweight is a serious matter with the young, and will give us a mortality as high as 150 per cent. I have no doubt that the combination of dyspepsia and underweight in the young is often indicative of incipient tuberculosis, the extent of which is so small that it is not determined on physical examinations.

The association of underweight and tuberculous family history has long been recognized as serious, especially in younger ages. Thus, we find this combination gives a mortality of 180 per cent. in the ages below 35. Above that age the influence of tuberculosis depends upon the number of cases in the family. If we have two or more cases occurring in the family of an underweight, the mortality is 107 per cent. for all ages above 35. In these older ages the underweight who has had only one case of consumption in his family runs little risk, perhaps for the reason that he takes better care of himself.

As regards women, we find that the lesser grades of underweight from 80 to 75 per cent. of the standard give a mortality of only 77 per cent., an excellent result and practically uniform for all ages. For weights below this, the mortality becomes bad, in fact over 100 per cent., but the cases are so few that no deductions can be made from them. There is no reason to suppose, however, that underweight women are any worse than underweight men, and I have no doubt that they will give as good a mortality if selected under the same circumstances.

In conclusion, I think that I can do no better than to quote from the Medical Record the summary that ended my previous paper on this subject before the Medical Society of New Jersey:

"Now, let us sum up in a general way the differences between overweights and underweights. The

mortality among all those, irrespective of age, who are between 20 and 30 per cent. below the standard weight, is 56 per cent., while the mortality of all, irrespective of age, who are between 20 and 30 per cent. above the standard, is 113 per cent. These figures alone would show that overweight is a much more serious condition than underweight. On the other hand, we must take into account the fact that until recent times overweight was accepted more freely by insurance companies than underweights. To put it in another way, underweights were selected with more rigid care than overweight. The old idea that an overweight had a reserve fund to draw upon in case there was a run on his bodily bank was prevalent, although it was recognized that excessive fat might be harmful and should exclude the risk on the ground, perhaps, that it was a form of capital which was not active. Similarly, an underweight was considered to be under-capitalized, and if his bodily bank had to go through a panic like pneumonia, or hard times like organic heart disease, he would become insolvent and bankrupt.

"As a result of this method of thought, our underweight mortality is rather better and our overweight mortality rather worse than if both sets had been accepted under exactly the same conditions. But, even if we make full allowance for the difference in selection, I am con-

vinced that the same percentage of overweight is a more serious matter than if it were underweight. The excessive weight, whether it be fat or muscle, is not a storehouse of reserve strength, but it is a burden that has to be nourished, if muscle, and that markedly interferes with nutrition and function, if fat. This does not apply to the young, those below 25 years of age. Here a moderate degree of overweight is much more favorable than underweight. In fact, up to age 25 an overweight not to exceed 150 per cent. of the standard is upon the whole good for the individual. It seems to indicate a certain hyper-nutrition and robustness of physique that is favorable to the subsequent life. Underweight among these young people, on the other hand, is unfavorable, and in some cases indicates commencing disease or the tendency thereto. But when we pass the age of 30 these conditions are reversed, and the difference between overweight and underweight in their influence upon vitality becomes more marked with each year of age.

"Of course, for the best interests of health, one should be as near standard weight as possible, and that is the sermon which you should preach to your patients. Impress upon them the advisability of their being within 10 per cent. of the standard, for within that range is found the lowest mortality and the greatest vitality."



Headquarters of Cook's Tours, London

Thomas Cook

The Pioneer of Modern Travel

By

R. Seymour Ramsdale

Reproduced from
Chamber's Journal

IN one of his letters, written from Paris during the Exhibition year of 1878, the late George Augustus Sala, after referring in terms of high praise to the management of "Cook's Tours" to the French capital, went on to say: "I think I first met him (Thomas Cook) at Venice in 1866. It used to be the fashion to sneer at and disparage 'Cook's Tourists'; and the late Charles Lever, as Cornelius O'Dowd" in Blackwood's, once went out of his way to libel in a very cruel and uncalled-for manner the travelers who were trotted round Europe under the auspices of the "personal conductor." Mr. Cook has got over all that long ago, and can afford to smile at his detractors and forgive the shade of Charles Lever. Of a truth, the great pioneer of modern travel came to have the laugh on his side, and to leave a name behind second only to that of George Stephenson, of whom, al-

most the contemporary, he was a truly worthy follower. From beginnings the most humble, he built up a mighty organization which to-day marshals more than four million travelers annually to every part of the globe, and furnishes employment to upwards of three thousand persons.

On the 22nd of November, just one hundred years ago, at Melbourne in Derbyshire, was born this Thomas Cook, whose name was destined to become even more famous than that Cook who was the first to circumnavigate the globe. Nothing was there in his surroundings, however, to presage future greatness. His father, employed in humble capacity on the estate of the first Lord Melbourne, dying when the boy was but in his fourth year, his prospects were indeed of the slightest. At the age of ten he was already a wage-earner at the



A Viaduct at Richmond, Va., Made of Reinforced Concrete Throughout

magnificent pay of one penny per day, after receiving only the merest fragment of schooling. One chance, however, came in his way which seldom then fell to boys in his condition of life. For means of livelihood, his mother kept a shop, a very small one, and amongst the goods she sold were a few books, mostly such as were used in schools. To these the child applied himself with avidity, and thus managed to enlarge and extend the meagre share of education which had been his portion. From the first his soul was possessed by a "noble discontent" and the notion that he must go forward and never stand still. The first step on the ladder was to persuade an uncle who worked as a wood-turner to take him from the fields to his work bench, and at this craft he soon became an expert. Still, this was but one step, and not quite in the desired direction, for he had less time than ever for his books. Having often to make the journey to Loughborough for his master, he had many a time gazed with longing eyes at the shop of Joseph Winks, a printer, from whose press issued many of the books published in connection with the General Baptist Association. After much assiduity, he persuaded his uncle to release him, and, more than that, induce Winks to take him as apprentice. That he must have thrown himself heart and soul into his new vocation, and had within him some wonderful latent capacity, is evident from the fact that before he was twenty he had received the appointment of Bible-reader and village missionary for the County of Rutland. What a worker was this youth have been! Already, if but as a pedestrian, what a traveler! In his diary—a work he began when but eighteen—for 1829 he records that during that year he had covered two thousand six hundred and ninety-two miles, of which two thousand one hundred and six were done on foot. In his twenty-fourth year, having married, he set up in busi-

ness for himself at Market Harborough, at his first trade of wood-turning.

Soon after he entered with his usual ardor into a movement of whose principles he had all along been an exponent: that of temperance. Having become secretary to the South Midland Temperance Association, he printed and published a number of pamphlets on the question, and in 1840 founded the Children's Temperance Magazine, the first publication devoted to the advocacy of that cause.

One hot summer day in the June of 1841, young Cook set out on a walk which was to mark the turning-point in his career. It was to Leicester, where he was to be one of the speakers at a great temperance demonstration. The distance was but fifteen miles—a mere nothing to such a pedestrian as he was; but as he strode along he read something which set him thinking deeply. It was the newspaper report of the opening of that portion of what was then known as the Midland Counties Railway, which connected Leicester with Loughborough. Now, it had been arranged to hold another demonstration shortly at Loughborough, and all at once it flashed into his mind what a wonderful success it might be made if the people could go by rail instead of having to walk; hundreds might then go where dozens would not otherwise. Full of the idea, he explained it to his audience that night. All were struck; but said some, "What about the cost? How many workmen could afford it?" "Leave that to me," exclaimed Cook. "All of you who would like to go hold up your hands." So full was the response that early the next morning he betook himself to the office of John Fox Bell, the then secretary of the railway company, and unfolded his plan. It was that he would guarantee to fill a train if the company would take the people from Leicester to Loughborough and back for a shilling. Mr. Bell at once



The Late John Cook

Son of Thomas Cook and the Man Who Did Not Go to Build up the Harbours

tell in with the idea, and himself gave a contribution towards the preliminary expenses. Within a few hours the arrangements were set forth in print, thus making it the very earliest publicly advertised excursion train. This done, Cook went on to Loughborough to arrange for the feeding of his party. On the 5th of July the excursion duly started, numbering five hundred and seventy passengers, amidst great popular enthusiasm, a band of music accompanying them to the station, whilst all Loughborough turned out to welcome them. Thus was in-

augurated a new era in the world of travel, and an object-lesson set before the railway companies as to the power of small profits and quick returns. In no long time the new organizer was inundated with applications for advice and assistance by those who desired to arrange for special trains.

During the summer of 1842, and two years following, he followed up his system with characteristic energy and remarkable success, arranging a great number of excursions of temperance associations and Sunday schools between various points. The

fares were such as but a short time before would have been deemed perfectly ridiculous, and so they would have been had not the number of passengers been so large. As an example, he took four thousand four hundred people from Leicester to Derby and back in the September of 1843 at a charge of one shilling for adults and sixpence for children. All this time gratitude and growing fame had been his sole reward, for he made not a penny for himself; but in 1844 he took thought that he might strike out for himself as a carrier of travelers. The theory he quickly reduced to practice, and interviews with the directorates of the railways of the Midlands brought about agreements to place trains at his disposal whenever he desired. Then he set to work to organize an excursion on a more ambitious scale than any hitherto attempted. When, in the early summer of 1845, folks read the advertisement of Mr. Cook's pleasure trip from Leicester to Liverpool by rail, thence to Dublin and the Isle of Man by steamer, and back for fourteen shillings first-class and ten shillings second, they fairly rubbed their eyes in astonishment; but the excursion proved a splendid success. So thorough was Cook's grasp of the conditions needful to ensure success that he became the compiler, printer, and publisher of what stands as the very earliest illustrated travelers' guide-book, a little volume describing all the places to be visited and many of those en route.

Although the thing was as complete a novelty as was the journey of the "Rocket" from Liverpool to Manchester sixteen years before, it was fully successful. All the tickets were sold a week beforehand, and so great was the desire to obtain them that many were resold for double the money. Moreover, all were satisfied, so thoroughly had their comfort been ministered to. Still more ambitious was the next attempt, for the difficulties appeared at first quite insuperable. "From

the heights of Snowdon," Cook records in his diary, "my thoughts took flight to Ben Lomond, and I determined to get to Scotland." But how to get there was the question, for the English railways then terminated at Newcastle-on-Tyne, and he had to make two preliminary journeys before the plan of campaign was decided upon. In the end it was determined that the journey should be made by rail to Fleetwood, thence to Ardrossan by steamer, and from that point on again by rail to Glasgow or Edinburgh. Although the entire distance to be covered was not less than six hundred miles, the charge was only a guinea per head, and the trip turned out as great a success as any of its predecessors. At both the great Scottish cities the "personally conducted" and their mentor were received with the firing of canon, musical honors, and great popular enthusiasm. At Edinburgh they were entertained at a public banquet presided over by William Chambers, who warmly welcomed Cook and his party to the capital of Scotland. Before the end of 1850 Cook had perfected arrangements with all the leading railways of the United Kingdom, and became the indubitable founder of the modern holiday system.

Now came the time to carry these conquests beyond the seas, and the great Exhibition of 1851 (which as much as any man he helped to make a success) being closed, Cook commenced to organize the invasion of Europe. Having first, in accordance with his invariable practice, gone thoroughly over the ground to be visited, he issued his advertisement of a "Grand Circular Tour on the Continent." Eagerly was such opportunity embraced by numbers who once would almost as soon have dreamed of a journey to the moon. Starting from Harwich, the expedition in succession visited Antwerp and Brussels, went over the battlefield of Waterloo, steamed on the Rhine, and returned home by way

of Paris, Havre, and Southampton. This new enterprise once set a-going, Mr. Cook never looked back, and within a few years there was scarce any region of the civilized world which had not been visited by "Cook's Excursionists." Lever and others might carp and sneer; but, all the same, folks continued to go in ever-increasing numbers, and soon there was not a railway or city in Europe where Cook's tickets and coupons were not available.

It was in connection with great Exhibitions that some of his most notable triumphs were scored. He was the making of the Exhibition of 1851 in a pecuniary sense, and in 1862 he not only conveyed to London from every part of the kingdom over twenty thousand persons, but housed and fed them during the term of their visit. To Paris in 1878 he piloted seventy thousand persons from our shores, and actually paid over to the French Government a sum amounting to one-thirtieth of their total receipts from the Exhibition. When first dealing with his European tours, one of the greatest difficulties he had to encounter was the apparent almost universal impression which obtained in Continental towns that Englishmen were made of money and could be bled with ease and impunity. This, like almost all other difficulties to be encountered, he soon contrived to surmount by unflinching courtesy, fair dealing, and resolution. A striking instance of determination and resourcefulness was afforded on one occasion, when the proprietor of a leading hotel in Rome at the last moment broke his contract. Failure was a thing not to be contemplated, so Cook grappled with the emergency by hiring for the use of his party the palace of Prince Torlonia for the immense sum of five hundred pounds for a week. During all the early years his work was a labor of love; or, if a profit was made, it was devoted to charitable or philanthropic objects, the great organizer relying for his livelihood upon the

printing business which for many years he continued to carry on at Leicester.

If we wish to obtain something like an adequate notion of the wonderful scope of the gigantic concern which has been evolved from the tiny germ first planted by the "pioneer of modern travel," it will be well to glance over the programme of some of Cook's globe-trotting expeditions of to-day. Of quite a number which have started from our shores during the past autumn, half-a-dozen there are which at once attract attention. Each and all are what are designated as "Round the World Tours," four of them east-bound—that is, wending outwards by the eastern and returning by the western hemisphere—and the remaining two in the opposite direction. All the chief points of interest in the four continents are to be visited, the lands of classical antiquity, those of the "burning Orient," China, and the "awakening East," with "young Australia" and America. To meet the taste of those whose ideal is ocean-travel, one of the east-bound tours was announced as "all-sea," there being not one yard of land-travel throughout a journey of more than twenty-thousand miles; no need, if you wish not, even to step ashore from the time that the port of London is left until it is again sighted some seven months later. Then, indeed, one must surely feel that one is in the hands of "Captain" Cook and emulating the first great circumnavigator.

At a first glance the first cost of holidays such as these reads not a little startling. The cheapest of the six means four hundred and forty-five pounds five shillings per head; whilst for "Party No. 2," one of the east-bound trips, the membership of which is restricted to twelve persons, it reaches to six hundred and three pounds fifteen shillings each! Surely the most costly excursion ever heard of! Is the conclusion which will, not un-

naturally, be come to; and, indeed, it is for the moment calculated to stagger the imagination. Yet let it be subjected to but a little examination, and it turns out, after all, to be one of the cheapest ever known or even dreamed of. To start with, the total distance by sea and by land is no less than thirty thousand miles, so that the cost actually works out to no more than fivepence per mile! Then, as the party, which started on the 13th of November, is not due back until the 23rd of July next year, the holiday will extend over a period of two hundred and fifty-one days, so that the cost per day for each member will consequently amount to no more than two pence eight shillings, which includes practically almost everything which is necessary or can be wished for. But few of the party, it is probable, could live at home for very much less. Let this be placed in comparison with the cost of a trip from Liverpool to New York in one of the luxurious steamers of the Cunard Line. For such a journey, occupying only some five days, with not very much to be seen en route, the fares en suite for a single passenger range as high as four hundred pounds, or eighty pounds a day. Contrasted with this, it is impossible to deny that even the costliest of Cook's tours stands out most distinctly a marvel of cheapness.

Little doubt can there be that the secret of Cook's marvelous success lay in his extraordinary energy, an enthusiasm almost as of a Crusader, and accuracy of observation; above all, the sterling probity and conscientiousness which marked all his dealings, small as well as great. From his mind the desire of making or amassing money for money's sake was entirely absent, this, one may well believe, being a prime factor in the astonishing results he attained. When organizing his trips to the 1851 Exhibition he lent a helping

hand to poor people by the establishment of money-clubs in which the necessary funds could be accumulated. Again, if any member of his parties fell short of money he was always ready to become their banker without any charge. Ever, too, he had in mind the educative and humanizing influence that travel must always possess, and was anxious to afford facilities for it to all. What a born leader he was stood fully revealed when as time went on tasks were entrusted to "Cook's" which would have taxed the powers of great Government departments. When, in 1877, the Cabinet of Lord Beaconsfield was contemplating the acquisition of Cyprus, appeal was made to the famous firm for information regarding its resources, as being the most likely people to know. Again, when the Gordon relief-expedition was to be sent out, to "Cook's" was confided the formidable task of transport of an army of eighteen thousand men and all their impedimenta, with one hundred and thirty thousand tons of stores, to Korosko, on the Nile. Last, but not least, King Edward, when Prince of Wales, confided to Mr. Cook all the arrangements for the Eastern tour of the young Princes. Whatever was to be done, none, it was recognized, could do better than he. Not until he had reached the ripe old age did he seek even a small modicum of rest, and then not until he had become almost entirely blind. Even when so afflicted, the veteran lost not a whit of his pluck and Christian cheerfulness, actually accomplishing a journey of eight thousand miles through Europe and Asia, in addition to one tour through the Highlands. When he passed away in the autumn of 1892 he left behind a name untarnished by a single stain, and one which is indissolubly bound up with the history of railway enterprise.



City Hall, Winnipeg

Winnipeg's New Mayor

By FRANK R. MUNKO

Written for the Busy Man's Magazine

ELECTED by a sweeping majority at the age of thirty-nine to the highest office in the gift of the third city of the Dominion and standing high in the esteem and respect of all classes of his adopted city, W. Sanford Evans is a young man of whom it is safe to say that he will make his mark in the public life of the country. He is to-day one of the foremost men of the West and it all goes to show that a really good man with ambitions for public life cannot be kept down in a democratic country. The public career of Sanford Evans has had its ups and downs with more of the downs than ups. In the East he made an

unsuccessful attempt to secure election as a Conservative to the Ontario Legislature in a Liberal constituency in the days when Conservatism was not the militant force in that province that it is now. In Winnipeg not long after his arrival in the West he was selected as the party candidate in the Federal elections in 1904, but was defeated in a close contest because of the popularity of the Government's railway policy in a city whose whole population had gone mad with real estate speculation.

Then it was that the wise men shook their heads.

"We are disappointed in this

young man," they said. "He isn't the winner we thought he would be. Clever? Of course he is clever. Straightforward and thoroughly honorable? Well, rather. No one who knows Sanford Evans doubts that. All the money in Winnipeg couldn't buy him. Popular? Oh, yes, he is well enough liked by those who know him. More than that he is thoroughly respected, but then he doesn't get votes. He has had his chance and he will have to make way for someone else."

So a tradition sprang up that Sanford Evans was politically a "dead one." Frank and straightforward, he has never made any secret with his friends that he has ambitions for public life. But he is not the sort of man to descend to the arts of the practical politician. If his party wanted him he was at its service whether as a candidate or as a supporter of another candidate. There was never any wire pulling for preferment.

In those days he was editor of the Winnipeg Telegram, his previous newspaper experience having been secured during two or three years' service on the staff of the Mail and Empire in Toronto as editorial writer. One day it was announced that Sanford Evans had resigned his position on the Telegram, had sold out his interest in the paper and was about to establish a financial firm, of which he was to be the head. All Winnipeg was surprised and sorry, surprised because it was believed that he was best fitted for newspaper work and because a position as editor of a party newspaper would seem to offer better opportunities for political preferment than the work which it was announced that he was about to take up; sorry because his editorial management of the Telegram had been brilliant, his editorials scholarly, gentlemanly and as fair as political editorials in a party organ can be. It was felt that his resignation was a distinct loss to Winnipeg newspaperdom. People said he was making a mis-

take but Sanford Evans had made his decision and the result has shown that it was a wise one. His financial business has prospered and he has shown an aptitude for finance which few people thought that he possessed. He is mainly responsible for the movement to establish a stock exchange in the Western Capital.

Perhaps it was his interest in financial matters that first turned his thoughts to municipal politics. The finances of the city of Winnipeg were in very bad shape. For years the best men had shunned municipal honors as if they had been a leprosy and as a result the management of the city's affairs was in the hands of second and third-rate men who proved utterly incapable. There is no reason to believe that there was graft or actual dishonesty in the handling of city funds but the administration of civic business was extravagant and wasteful and the city's finances were handled in a bungling and slipshod manner. In the summer of 1906 it was generally known that the city's finances were in a very bad way and the business men of Winnipeg were aroused from their lethargy by the fear of impending disaster. Something had to be done and a citizens' committee composed of the best business men of Winnipeg succeeded in persuading Jas. H. Ashdown, old-timer and merchant prince, to be a candidate for mayor. Because of the seriousness of the situation Mr. Ashdown was elected by a large majority although personally he was one of the least popular of the prominent men in the city. It was fortunate for the city that he was at the helm when the financial storm burst in the autumn of 1907. Only his resolute veto saved the city from accepting a very bad offer for the construction of a civic power plant and prevented the active prosecution of that enterprise under unfavorable terms at a time when it would have been financially disastrous to the city to undertake that work.

It was at that time that Sanford Evans announced himself a candidate for the Board of Control and to the surprise of the political pro-

Mr. Ashdown put him in charge of the city finances and in doing so gave him the most difficult problem which the city had to solve. The



W. Sanford Evans

phets who had settled to their own satisfaction that he was a political impossibility for all time, he was elected at the head of the poll.

money markets of the world were in a state of panic and the city was facing cash liabilities of nearly seven millions of dollars including over

four millions in short term loans and an overdraft of nearly a million dollars with the Bank of Commerce, which institution had asked to be relieved of the burden of carrying the city's account. Moreover, during the careless regime of previous city governments, the sinking fund had been drawn upon to meet pressing liabilities and had in fact been almost wiped out. Because of such methods City of Winnipeg bonds and debentures were viewed with marked disfavor by the financial magnates.

Details would, perhaps, be uninteresting. It is sufficient to say that Sanford Evans, the dreamer and impractical scholarly theorist has put the finances of Winnipeg on a sound footing, restored the sinking fund and wiped out all the floating indebtedness.

It was but natural, therefore, that when Mayor Ashdown refused to offer himself for re-election Sanford Evans should be the choice of the city as his successor. He appealed for support upon his financial policy, making the watchword of his campaign "It is as important to keep straight as to get straight."

What of the future? He has already lived down the tradition that he was a political failure and great things may be expected of a man who can triumph over traditions of that kind. A natural leader of young men, fearless, honest and progressive he may confidently be expected to play no inconsiderable part in the public life of the country. No man stands higher in the esteem of the people of the West.

With his rare executive ability, the new chief magistrate of the Prairie capital stands in a splendid

position to witness the inauguration, construction and completion of Winnipeg's great power plant. The general works will be located on the rapids of the Winnipeg River, forty miles east of the city, the picturesque spot being known by the name of Point du Bois. Already half a million dollars have been expended and contracts involving additional millions are now being awarded, not only for the works, but the steel towers, cables for the transmission lines, and the erection of the cables. The citizens have every confidence in the big municipal scheme when a resident of Sanford Evans' integrity and force of character is at the helm. No man on the heights can retain a permanent hold on the confidence of those who aided him to ascend, unless gifted with imagination and aroused by ambition. To-day Winnipeg in this respect is like its first citizen. It is a city of wide vision. Out of many dreams a gratifying number have been realized and to-day another scheme of pleasing prospect looms large on the municipal mind. It is the project of holding a World's Fair in 1911 to celebrate the centenary of the landing of Lord Selkirk and his hundred and twenty-five Scotch settlers in Manitoba. The proposition is being enthusiastically endorsed, while many practical suggestions have been offered as well as strong financial support. The prevailing opinion in the West is that the World's Fair undertaking in Winnipeg deserves the encouragement of both the Federal and Provincial Governments, inasmuch as the progress and prosperity of the great territorial belt from Lake Superior to the Rockies will be advantageously exploited.



Mr. Arthur Emerson's Cottage, Bearcliff, N.Y.

The Cast Work on Floors, Posts, Roof, etc., of Concrete the Walls of Terra Cotta Hollow Brick, Insulated with Slag Concrete Waterproofing.

—Smith's Magazine

The All-Concrete Dwelling

By CHARLES DE KAY

Reproduced from Smith's Magazine

THOSE who have always lived in houses built of wood or brick experience a new sensation when they wake in the morning surrounded by a dwelling constructed throughout of concrete. Especially is the feeling novel if the inner walls are left without plaster so that the structure is seen. The ceiling and beams of cast concrete, the floor and lintels of the same material, the walls of block concrete or hollow brick revealing their natural shapes impress one with the solidity of a house as if hewn out of the rock like those carved in place from the coral reef on the Bahama Islands.

Not long ago the alert mind of Mr. Edison was turned to this problem. His plan

of iron frames representing the molds of a house like the molds in which a bronze statue is cast may or may not be feasible. But in any case he was considering the casting of a number of houses in one locality, about the same in shape and size, which might serve for workmen's cottages. A very large initial expense would be the iron molds themselves.

Then it would be necessary to find some new combination of concrete, very liquid and yet cheap, which would find its way into all the ramifications of the molds and set properly, avoiding air-bubbles and faults, grasping the metal reinforcements where those are needed in floors, joists, roof sills and lintels—and in general per-

forming the duty of well-watched concrete in places where the conduct of the material could not be examined from hour to hour and day to day. It would have to act like molten metal in the bellows of a casting. Until this scheme has been worked out, it is too soon to hail it or criticize it.

What interests a host of intending builders of individual homes is the cottage or villa, such as an intelligent foreman, directed by an architect who has used his material can erect at a very low cost.

The wood famine which has the United States in its grip was duly foreseen. Efforts to stave it off by appealing to Congress have failed owing to the power of privileged interests. The frame house gets costlier every year, while Portland cement, which forms the dearest ingredient of concrete, tends to lower prices as the demand for it, extending year by year to more colossal proportions, increases in all parts of the world, and nowhere more rapidly than in the United States.

At present and until frames and molds of

metal are perfected, wood is used for the casting of all or some parts of a concrete building. Of course a cheap grade of wood is used for these frames, yet they form no inconsiderable item along with cement, labor, sand, gravel or other filler. But, on the other hand, the same boards can be used again and again as the lower parts of the building set and the upper parts come to be cast. Moreover, in the end they can be utilized for various minor purposes where wood is more convenient than concrete, though it should be remembered that wooden boards against which concrete has set become refractory to carpenters' tools. Indeed they turn more or less fireproof, owing to absorption of the more fluid parts of the wet mass.

Given a building of a simple shape, from two to three storeys high, in a locality where sharp sand and gravel or broken stone are to be had, and a competent builder should have no difficulty in erecting a dwelling of concrete as cheaply as, and perhaps cheaper than, one of wood. In moun-



Stable of Dr. N. B. Van Elton, Tremont and Anthony Avenues, Bronx, New York City

This is one of the first buildings made in New York of concrete from cellar to roofline. The Wall on the left, the chimney, feed room, porch, etc., are all of concrete.

—Architect Magazine.



Interior of Flat Dwelling of Mr. William J. Macdonald, New York City, showing the Use of Concrete for Hearth Front

—Architect Magazine.

tains where wood can be had cheaper because at hand, and where the sand and gravel have to be hauled from a distance by rail or cart, one must be prepared to pay more for a concrete than for a frame dwelling. Even so, it may be cheaper in the long run, owing to saving in repairs and because of the danger of brush fires in autumn and spring.

Long Island, which suffers from these fires and affords the bulkier ingredients of concrete almost everywhere in the soil ready to hand, is an ideal country for concrete dwellings; parts of New Jersey scarcely less so. It is not surprising, therefore, that from Barnegat to Montauk Point this material for building is rapidly gaining ground on wood.

Where owners of estates need garages and new stables and additions to old farmhouses to accommodate workmen they are using concrete. When a wing to the villa is added, it is generally of the fireproof material, unless it goes too much against the grain of the proprietor to mix styles.

A very interesting example of repeating a colonial house throughout in concrete from an old wooden original is to be seen at East View on the Cockran estate up the Sawmill Valley above Ardsley-on-Hudson.

Here the problem given the architect, Robert W. Gardner, by Mr. Alexander Cockran was to preserve an ancient dwelling with revolutionary antecedents from the slow but sure inroads of decay. While he introduced bathrooms, heating apparatus, and electric service, and added certain balconies not in the original, Mr. Gardner kept the dimensions and divisions of the house, the old-fashioned kitchen, the steep roof. Everything has suffered a sea-change into something that neither mold nor insects nor rats nor fire nor water can affect. Two old wooden hearth fronts alone, and some of the old cupboards in the kitchen, have been replaced in their former quarters.

This house, however, is not to be regarded as a specimen of what is needed by the intending home-builder, for on the one hand such a duplication is very costly, and on the

other it is not well to follow inner arrangements or outlines suitable in wooden construction when the material is so very different.

For summer use, particularly, the concrete house offers opportunities. The walls can support tremendous weights with ease, it is possible to have large airy living rooms, dining room and kitchen on the ground floor, bed rooms on the second, roof terrace, loggia, etc., on the top. Access to the covered loggia can be made by concrete flights of stairs of easy grade. Or it may be well to have an outside stairway to the roof garden, making a very handsome feature of this, as one often sees it done in northern Italy and southern France.

Owing to the material, there is no objection to creeping vines against the walls, tubs with trees on the open roof, flowers in stationary receptacles on window sills. With proper arrangements to discharge the water, such roof-gardens, commanding the finest views, add very greatly to the enjoyment of a summer house, and permit the family to sleep in the open air, if desired, or under the shelter of the loggia roof where the air passes unrestrained and one does not need to take up one's bed and walk in case a shower comes on.

A cottage on a rising ground among woods gives from its level roof a charming view of tree tops. In fact, by this construction the part played in summer life by the veranda is transferred to the highest part of the house—which is not saying that porches and piazzas may not also form an item if they are desired. But it is safe to say that if economy calls for only one of these features, the roof-garden and loggia will prove the better investment.

"Monolithic" is the term used for houses which are built throughout of concrete cast in forms. This requires more wood for the forms and takes longer than is the case with those built, as to the walls, of concrete blocks. The latter are made on the spot with block-making machines, of which there are many varieties to be had. As the blocks have to be turned out of the machines quickly, only so much water is used in the mixture as will permit the block to stand alone when lifted out.

For several days the blocks are kept under cover, being sprinkled from time to time after they have set. Then they are removed to the open air and "cured" by

repeated sprinkling until the water has been thoroughly absorbed—until sun and rain have completed their work of "setting" the concrete.

These blocks are not solid but have liberal air-spaces, so that when built into the wall the latter has air within for greater coolness in summer and warmth in winter. If practicable, it is just as well to make the wall blocks for a house several months before the foundations are laid, as they become harder and harder through weathering and repeated sprinkling.

The foundations are cast in wooden frames, and on this cast foundation the walls of blocks rise rapidly. Sills and lintels of doors and windows are framed up of wood and cast in place, the frames being removed when the concrete is thoroughly set, and the boards used again for the upper windows. For floors and ceilings a steel network is a favorite reinforcement, the steel being placed below the middle thickness.

In the concrete beams long twisted rods are used. A wooden trough, representing the coming beam, is roughly built across the space to be spanned. The twisted rods are placed in this trough at the proper distance from the bottom of the trough, which represents the under surface of the coming beam. They are secured by wires. The concrete mixture is then tamped down in the trough, well under the rods, water is added and the whole mass is thoroughly tamped in order to eject air-bubbles and prevent any stones or gravel from falling to be completely encased by the mixture. After a certain number of days the wooden exterior is knocked away and the beam is complete.

Experienced builders consider the state of the weather, if dry or wet. Wet weather is considered favorable. Very hot or very cold weather is not, because direct sunshine is supposed to dry the material unevenly and too quickly, and freezing weather is believed to be dangerous by preventing an equable and thorough absorption of water by the cement. In cases of necessity the too-great heat of the sun is neutralized by canvas screens and the danger of freezing by using means for raising the temperature. As a rule, however, the builder in concrete avoids if possible midwinter and midsummer, for such protective devices entail expense.

Partitions are cheaply made by knocking together broad, flat troughs divided conveniently, and casting in them flat concrete tiles of any desired size convenient for handling. These, after due curing and hardening, are built into partition walls, closets, etc., and thereby decrease the use of wood for the interior. Such houses contain nothing inflammable aside from furniture and hangings, except doors and window frames. Even these may be of metal

in the blocks, if the wall is built of blocks and not cast.

Another system which is becoming the fashion is to have the structural parts of cast concrete, but for the walls, instead of concrete-blocks, the hollow tiles that are used for upper storeys of skyscrapers. As these tiles are more or less porous a water-proofing of sharp concrete, made of one part cement to from one to two parts sand, is applied to the outside. This leaves the forms of the tiles visible, but gives the gray



Bed of Tucker Cottage at New Dorp, showing sample of cast of concrete made on spot.

—Architect's Magazine

if the cost is not shunned. Fire starting in a room finds nothing on which to feed. It may char a door or a window-frame, but cannot travel to another room.

In the making of a concrete house each room may have its fireplace and the extra cost will be scarcely appreciable, for the chimneys are built of the blocks and partition tiles. Flues are neatly made of smooth tiles, round which the chimney is built or cast. Ventilation can be secured in the same way; or by making use of the hollow

concrete color to the exterior. Bungalows and summer cottages of this sort are practical and cheap.

Color can be applied by treating the concrete when mixed or added afterward in a colored cement solution. Decorative tiles can also be placed in the forms.

Concrete houses afford very serious economies in the labor item, since practically the only skilled labor needed is the foreman. But, as there is always a reverse to a medal, and generally that reverse is poor,

two hundred an' fifty. It appears that if by anny unforchun mischance, as th' caddy smilin' loudly or a grasshopper leavin' in th' next field, he drives th' ball into a swamp or rough place, he does not, as most men with over a million dollars wud do, send th' boy after it an' thry another. Indeed no. Like anny poor man, this peerless sportsman goes down into th' mephitic morass, bravin' malaria an' th' sting iv vicious winged monsther, an' slams away first with wan bat thin with another, until th' ball is extricated or merciful night descends. In keepin' his score he is most scrupulous, th' editor remarks. Playin' around be himself, he puts down ivry stroke an' adds thim up at th' end iv th' game. He never cheats himself. Admirable restraint.

"Well, Hienlasy, th' imprisonment I got fr'm this here little heart-to-heart was that me frind Jawn D. was quite a jolly, rollickin' old soul. I plunged fr'm thence into his autobiography an' immeedjly planged out again. I cannot tell ye all iv this dashin' story iv adventure. I class it among th' gr-rent fightin' romances iv lithrathoor. How he was beset be rivals—how he pierced wan with a rebate, how he broke th' law over another's head, how he leaped through a loophole in a Supreme Court decision an' was safe fr a time; th' great peril he was in fr'm 'Frgettin' th' combination to his safe; how he was threecherously strucked down be Kenesaw M. Landis; how honest Peter Grosscup came along an' lifted th' fine an' carried him home an' nursed him back to life. I'll not tell ye about it. Ye must read it fr ye'erself. An' if it's not too much to ask, read it fr me, too.

"There's wan thing sure fr'm what I see an' that is that Jawn D. hasn't any idee that he ever done wrong to annywan. I like that about him. It shows he's a human being. Says he: 'Settin' here, on a rainy day, th' thought comes over me that I shud put down th' adventures that have befell me, Jawn D. Rockfeller, a cadet iv a noble Ohio house, goin' over th' ivints iv a long life an' describin' episodes that have made history in th' kerosene ile business. It is well that I shud utter me narrative in the quite iv a country house rather thin in th' brawl iv a

court, with a lawyer waggin' his finger undher me nose. So to begin at th' beginning, I will skip forty years an' say that I have been wrongly blamed. Not be meself, but be others not so well-informed. If I had been a bad man wud I be surrounded as I am to-day be bile an' devoted pardners? Manny deplorable acts have, no doubt, been done be overzealous subordinates. I cannot excuse these here zealots. All I cud do was to take thim out iv th' way iv temptation an' give some wan else a chance. I made thim me pardners an' now manny iv thim are on such terms with United States sinitors that they can hand thim a little something without blushing. It has been a great pleasure to me to save these men an' make thim what they are. They have grained fr'm crime, but I am glad to say that th' last time I visited th' old college down in Broadway, I saw th' grads maxin' in on th' best iv terms with a splendid growin' kindergarten.

"An' so it goes. An' I'm with Jawn D. I nivr see him in me life, though his face is familiar to me through all th' popylar papers, an' I know a fellow that drives a wagon fr him. But I'm with Jawn D. Th' time was when I hated him, an' me romantic soul protested again his crookty in exterminatin' th' gallant little maany-facither iv kerosene ile—those brave, splendid warryors who were fightin' th' battles iv th' people. 'Twas a good many years before I discovered that th' on'y thing ayetber iv thim was fightin' fr was to see which shud be first to me cash drawer. It was me they were fightin' about. An' th' best an' toughest man won. 'Tis like this: 'Im goin' home late at night an' a small but enthusiastic fellow jumps on me back an' yells: 'Ye'er money or ye'er life' an' tries to take both. But just as I'm fadin' away a big shrapplin' la-ard tears around th' corner, knocks me assalut down, robs an' beats him, knocks me down an' goes through me pockets, an, thin says: 'Now, boys, if both iv ye behave ye can come down to-morrow an' get a good job fr life shovellin' coal an' fr'm day to day I'll hand ye part iv ye'er money back,' says he."

Glimpses at Busy Men's Activities



Studied the Bulletin of History in Brownian Motion



Discussing the Report of "Good" Society



Learning to be a Postman

Here we have a general view of the Leverett School at Mount Pleasant in conjunction with the British Post Office. The staff of the Post Office is largely recruited during Christmas time and some 5,000 recruits were taken on for periods varying from 12 to 14 weeks last year.

Reproduced from 'The Sphere'

Situation Snapping and Situation Choosing

By SIR FORTUNE FREE

Reproduced from the Saturday Journal

I HAVE a friend who is a fisherman and who enjoys an amount of luck that fairly turns rival fishermen green with envy. The mystery of his success seemed undiscoverable. How was it that he could catch fish at a place that other people had fished the day before he went there or the day after he went there without catching a single fish? He himself declared he did not know how it happened, and consequently he got set down as a mean man with a secret bait he would not give away.

Tracking him down to a place on the river one day, two of his acquaintances set themselves to get to the bottom of the mystery of how he managed to catch fish by watching him unsuspiciously through a telescope. For something like an hour he did nothing. He was sitting on the bank apparently fast asleep. Then they left him for a time and sought some refreshment.

When the watchers returned he had moved a little further up the bank, and seemed to have fallen asleep again. He had not even thrown out his line! They gave him up in disgust then.

And that evening later, when they met him and inquired sarcastically what "luck" he had had, he opened a basket and showed them fish! When I related the mysterious occurrence to another fisherman friend of mine he gave a snort of disgust and said some hard things about those two watchers.

"And the idiots never found out what he fished with after all," he remarked. "Why, the fellow fished with brains and patience put in at the right place, that is all. It's not the man who throws his line into the water and waits for the

fish to come who catches them—that's idiotic patience; it's the man who has the patience to get to know in the first place where the fish are and the patience to think out the best way of getting them."

That was it, of course. I arrived at an out-of-the-way country railway station one day this summer, and there found a gentleman in the waiting-room who informed me he had been waiting three hours for a train to take him back to the place he had started from. He had been in a great hurry and had got into the wrong train.

He was quite resigned. "One must take these things philosophically," he informed me. The thing that struck me was, why had he not taken catching the train philosophically? A little philosophy at the other end would have put him in the right train.

"I suppose I shall have to put up with him," remarked a lady the other day to a London magistrate, to whom she was complaining of her husband.

"What a lot of patience after marriage a little patience in getting married would save!" exclaimed his worship. "You married at sixteen, and here you are!"

It is not so easy to be patient at the right time.

How to prevent people rushing into wrong occupations was a matter discussed at the London County Council the other day. Boys and girls leaving school are so impatient to earn as much as they possibly can that—like that unfortunate gentleman at the railway station who was so anxious to catch a train—they find in the end they have got stranded in the most dismal places. They commence to earn money at a remark-

ably early age, and to them and to their parents all seems well.

At the end of a few years, however, they discover this: that while they have been making that little amount each week they have grown out of it. It has become a miserably meagre sum for them to earn now that they have grown up. What is to be done? They ask for an increase of wages. In the generality of cases they get two small increases. When they apply a third time they are informed that the work they do is so simple they are not worth more money than they are getting. If they are discontented, the masters give them notice and take other lads in their place.

That is the tragedy of the occupation that tempts one into it as an easy way of "making something," and at the same time does not allow of development of ability.

"What we want," said the members of the Council who have been considering the matter, "is to convince the worker of the necessity of sacrificing something of the present to ultimate advantage."

A friend of mine came to me the other day to ask me "which was the ass" in this case? My young acquaintance had been in a situation at twenty-two shillings a week. He saw another vacancy at thirty shillings a week, and applied for and got it. He was exultant. Eight shillings a week more did not seem bad to him. His general feeling that he was on the road to riches received a severe knock on the head about a fortnight later. In his new situation he heard a lot about the remarkable smartness of the fellow who had held it before him. To his amazement, he found that the remarkably astute individual had actually applied for and secured the post he had given up!

My young friend came to see if I could enlighten him on the matter. He felt somehow he was not quite certain that he had got the best of the game. He certainly had not. He had got a bigger salary, but his prospects were only those of certainly being dismissed at the end of twelve months. He had got into a blind alley that led nowhere. The other fellow had a post that had opportunities

in it for him to rise to a really good position.

Just as the boy can enter upon some occupation that will be no good to him as the years roll by—and roll they will—so the young fellow in search of a situation can enter on a post that "won't wear." One of the richest men I know was talking to me the other night about his past life. He told me that the moment in which he most nearly went wrong was when, as a young fellow, he had to choose between two posts he could have. One was at ten dollars a week and the other was at thirteen. He chose the ten.

It gave him a chance of learning what might enable him to get on in life. The other gave him none.

"But the sacrifice of those extra three dollars a week meant a mighty lot to me," he said, puffing at his cigar. "Good gracious, I hardly know now how I had the courage to look ahead like that."

"The demand for skilled work is constant," said a labor leader the other day. "The skilled man! We can't get enough of him. The worst of it is that to become skilled requires generally some sacrifice to becoming so—the reward is in the future. What can you expect when people need money for the present?"

But there is more opportunity for picking and choosing than is commonly recognized. There is a rush for jobs, but an uncommonly poor rush for jobs that offer to be a little disagreeable in the present with a future before them. The chef at a big London hotel was relating to me his experience some time past with regard to a situation to be filled in his kitchen. In answer to his advertisement some thirty applicants arrived.

His "tesch," he explained, would enable a young fellow to qualify for a position as a cook, bringing in more money than many professional men are getting. He himself is in receipt of a handsome salary. He is a genius. But he has a queer way of going about things, and twenty-one of the young gentlemen who presented themselves gave the job up at once when he suggested that they should follow him to the kitchen to wash a dish. The nine that tried it disappeared later and never came back. All that remained were

two broken dishes. The dish washing, he explained to me, was merely a test to see whether applicants were "willing of the spirit." They were decidedly not. His experiment was a dead failure. But I am inclined to think that the failure is not on the side of the chef. For my part, I would sooner have washed a dozen dishes if necessary, and taken my chance with him, than have gone out, as I expect those young fellows did, to seek a situation as an envelope addresser or something almost as hopeless as that.

Having, by carelessness or hard fate, got into a situation that gives one no chance of rising, there is only one thing for it. One must speculate on the future. One cannot speculate with cash, perhaps, but one can at least speculate with one's spare time and the sacrifice of one's pleasure. Skill—one must get skill. I remember at the time of the German Emperor's visit to us some time back tak-

ing a member of the German Army staff to see the evening classes in a big London institution. We entered the room with the teacher, and, to my surprise, the general greeted the students with a profoundly grave military salute. When we had left I asked him what he had done that for.

"I salute self-sacrifice," he said. "Every one of those young fellows might have been enjoying himself. He refuses the temptation of present pleasure for the reward of the future."

He was absolutely right. Every one of those young fellows was making a sacrifice of the present to increased efficiency. They may have chanced to get into the wrong train to start with, but they did not mean to stop there. They meant to be out of it at the first opportunity.

Good luck to them!

The Business Manager of a King

LORD KNOLLYS

Reproduced from the Saturday Journal

FOR nearly forty years now Barron Knollys, of Caversham, has been the private secretary to King Edward, and it is rarely, indeed, that a subject enjoys the confidence of his Sovereign to the same extent that Lord Knollys does. It is not sufficient to say that the King has no secret from his Lordship, it should be said with greater truth that Lord Knollys knows more of his Majesty's private affairs than the King does himself. Lord Knollys is the one channel through which communication can be had with the King-Emperor. There are those who are disposed to regard his position at Court as something of a sinecure. Those who are of this opinion, it is safe to say, have never seen his Lordship at work.

The King, it is well known, is rather an early riser, and he is no sooner astir than he is eager to be at work. This means, of course, that Lord Knollys must be beforehand, and have something ready for the King's attention the moment he demands it. Every letter addressed to the King, whether it be from the humblest of his subjects or, say, the Emperor of Germany, passes first of all through the hands of Lord Knollys.

King Edward, by the way, is in constant communication with nearly every European Sovereign of the first rank, and by a single post recently he received autograph letters from the Kaiser, the King of

Sweden, the King of Norway and the King of Italy.

These letters receive, as might be expected, the first attention of his Majesty, who invariably replies to them in his own hand and without the intervention of a secretary. While his Majesty is thus engaged, Lord Knollys and his assistants are busily examining and tabulating the remainder of the King's post bag. The number of letters his Majesty receives day by day is amazing, but Lord Knollys skims through them all at a wonderful rate. Appeals for subscriptions to all manner of charitable institutions, applications for Royal patronage for various social events, invitations to visit provincial cities and towns to lay foundation stones or open public buildings, all come under his Lordship's notice and are promptly dealt with.

To each communication as it passes through his hands Lord Knollys attaches a small piece of note paper containing some short comments upon it. Of course, not a tithe of these communications ever come under his Majesty's notice. Otherwise King Edward would pass the whole of his days reading correspondence. But it is equally certain that nothing is ignored that should receive the Royal notice. In front of Lord Knollys, as he sits at his great writing table in, say, his official residence in the Winchester Tower at Windsor Castle, are a series of baskets into which letter after letter



The Strongest Door Ever Built

It gives entrance to the Carnegie safe deposit in New York. Over 100 tons of steel armor-plate were used in the construction of the walls, of a greater strength than is used in the building of a battleship.

tumbles as it passes through his hands. One basket is for charitable appeals, another for personal invitations from such of his Majesty's subjects as are privileged to offer him a few days' shooting, etc.

At length the last letter is reached, and Lord Knollys sinks back in his chair with a sigh of relief. Presently he takes down one of the baskets that contain the more important State and semi-State communications to hand and goes through these most carefully, making notes for the King's guidance and information. Then he will set off in search of his Majesty, and here, it may be added, that Lord Knollys stands almost alone, outside the Royal family, in being able to approach the King at all hours and under any circumstances.

Leaving the King's presence Lord Knollys will usually make his way to the apartments of General Sir Dighton Probyn, V.C., Keeper of the Privy Purse. At Windsor these are situated in the old Norman Tower. For the past six years Sir Dighton Probyn has occupied his present position, which involves upon him the duty of paying all the personal moneys that the King may desire to disburse. Other accounts are paid through the Board of Green Cloth, the Lord Steward's Department and other departments of the Court with the heads of which Lord Knollys is of necessity in constant touch. The amount of money that is paid away daily by the Court officials charged with this work is very considerable, and no account is passed for payment until it has been seen and initialed by Lord Knollys.

It is only because of his perfect system that Lord Knollys is able to conduct the business of his department and to carry out his multifarious duties. His system of indexing, for instance, is so complete, that he or his assistants can place

their hands upon any letter or document that may be required literally at a moment's notice. His chief office, of course, is at Buckingham Palace, where the more important files are kept, but duplicate indices are kept at each of the other Royal residences.

An important part of Lord Knollys' duties is to assist his Majesty to make his future arrangements. These have of necessity to be made many months ahead, and it is necessary, therefore, to keep a very careful list of the arrangements that have been entered into or confusion and muddle would speedily ensue. Indeed something like this did happen not so very long ago.

Through an error in filing on the part of a subordinate a private engagement of his Majesty to pass a few days with a well-known nobleman at his country seat, got placed under the wrong month, and the mistake was only discovered when his Majesty casually asked Lord Knollys one morning what day he was due to arrive. In vain his lordship looked for a note of the engagement under its proper heading. He remembered the engagement being made—it is part of Lord Knollys' plan of life never to forget anything—but no date for it could be discovered. Presently he turned up the original invitation when, to his relief, he found the date noted on it in the King's own handwriting.

For a man over seventy years of age Lord Knollys takes very little rest, and his energy is wonderful. His working day usually lasts until close upon midnight, one of his latest duties being to approve the "Court Circular," which contains the official account of his Majesty's doings for the preceding twenty-four hours.

Everyone who is brought into contact with him likes him, and he is certainly one of the hardest worked men in the country.

Mapping Out a Career

By WALTER H. COTTINGHAM

Reproduced from System Magazine

PLAN your work and work your plan, somebody has tritely said and it applies with particular force to a business career. Your career must be built. It must be built bit by bit and if the work is to be well done and the structure is a strong and shapely one, if it is to be as it ought to be, built for eternity, then you need a plan to guide you. No important structure was ever built without one.

The plan for your career must be sketched by your imagination on the mind. You must carry there and keep always before your eyes, a picture of the career you want to live. This will be your plan and while you work laboriously in the sweat and heat of the day, building piece by piece, higher and higher, turn to your completed picture for encouragement and inspiration.

And how is the picture to be developed? This is the work of your ambition. To be ambitious is to dream, to long, to aspire to be something greater than we are. It is a desire to conquer, to win, to make the very most of one's self. And it is a magnificent thing for a man to strive with all the power that is in him to make the most of himself. The desire to distinguish one's self is laudable and commendable.

A man without ambition is like a bird without wings. He can never soar in the heights above, but must walk like a weakling, unnoticed, with the crowds below. He never feels the thrill of enthusiasm which pulsates through the veins of the

ambitious man as he presses forward in the exciting struggle to reach his aim. So I say, keep alive in your breast the fire of ambition and let it burn so brightly that you will be ever spurred on to the highest endeavor. Let it sketch in your mind a plan of greatness worthy of your finest effort.

And why shouldn't you succeed? The field is open to you, and nothing is impossible to youth and determination. Given a man with good health in body and mind, a consuming ambition to rise and a large capacity for hard work and it matters not who he is, where he is, or what he is he will come to the top. You can't keep such a man down—it would be contrary to the laws of human progress and experience. The time, the place and the opportunity are never wanting to the ambitious man. It is the man himself who makes these, not they that make him.

I have no patience with those who attribute success to a lucky chance, a fortunate circumstance, or a rare opportunity—these come to every man, the difference being, one sees them, the other does not. One has worked for them and prepared for them and when they present themselves, he is ready and seizes hold of them. The other is unprepared, and so they slip by him, and he calls it hard luck.

Let a man but have an aim and a purpose and the opportunity to attain his end will not be wanting. The field of business is open to all.

In the arena of trade every man can compete, and every man has a good, fair chance, the statements of croakers to the contrary notwithstanding.

If such a declaration needs confirmation, I have only to point to the great captains of industry the world over, who have almost invariably risen from the humblest of beginnings, without any better chances than those that come to all of us.

Great American business men, like Andrew Carnegie, Marshall Field, John Wanamaker and J. J. Hill, have climbed the ladder of business success from the lowest rung, step by step, against great odds and by tremendous effort and persistence; and so have such great Englishmen as Rhodes, Brassey and Lipton, and such Canadians as Strathcona, Stephens and MacDonald, and many others.

The success of these giants of industry illustrates the immense possibilities of business and what may be achieved from small beginnings and little opportunities. They should prove an inspiration to everyone striving for business success.

I have tried to study the careers of these men and am convinced that they have gained their commanding positions, not so much by the exercise of extraordinary qualities, not by reason of the possession of what is called genius, but by the practice of every-day, good, ordinary, business principles and by sticking to them, concentrating the whole force of their strong natures on their work, gaining a little all the time, going steadily forward, step by step, higher and higher.

It is wonderful what can be accomplished in time by a man who works persistently along the right lines. It's deviating from the course, getting off the track, letting down a little at times, that is fatal to progress. Stick-to-it-iveness is characteristic of all men of great achievements.

The man who aims at success must become a master of system. A business man without system is like a ship without a rudder. System not only helps you to steer your business craft on a straight course, but increases her speed. It saves time, it saves waste, it insures accuracy and dispatch. With system there is almost no end to what a man may do; without it he is a slave to detail, confined to the narrow limits of his own habits.

System should begin with your personal habits. The first thing to organize or systemize is your time. Have a time for each part of your work and plan ahead for every hour of the day. Do the important things first. To be systematic is to be regular, and the man who is not regular and prompt in his business invites disaster to his undertakings, just as he invites disease when he is irregular in the habits of his body.

Learn to be orderly and systematic in the little personal things and then you will find it easy to be systematic in business, in the office, at your desk. Each day should have its plans and a list of the things to be done. Such a system will save aimlessness and time wasted in deciding what first to take up. Look ahead, work along well defined lines; don't scatter—concentrate.

Look out for a man with a plan and the will to put it into effect. The great battles of commerce, like the great battles of war, are won by the experts in strategy, by those who can wisely plan, and boldly and carefully execute.

We are all the architects of our own fortune, but too many are working without plans or specifications, so no wonder the structure is without form or stability. The man who works along definite, systematic lines, knows just where he is at and what he wants to accomplish. He constantly consults his chart, keeps his eye on the goal for

which he is headed and works with undiminished energy and perseverance closer and closer to it.

Organization, which is the greatest factor in developing and building up a great enterprise, is nothing more than the application of system in handling men and affairs. In

other words, organizing is systematizing. Its object is to bring men and work into harmonious relations, with a view to reducing friction and cutting out waste and through co-operation to increasing efficiency. There is practically no limit to the possibilities of organization.

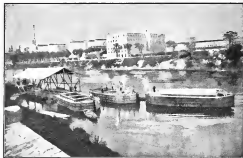
A Little Sermon on Ideals

By PERCY BELASCO

IT is commonly said, "Aim at the moon, and you may hit the tree top," but Emerson says, "Hitch your wagon to a star." Don't be a mere dreamer of dreams, for when a man has his head too much among the clouds he is almost certain to stumble and fall and then he will find that all his ideals are of the unreal. Dreaming is enervating, it is like whiskey drinking, it distorts the vision, or it is like looking through prismatic glasses and seeing all the colors of the rainbow, shapes and dimensions, which are as false as the colors.

Man is no better than his ideals. Plans and specifications always precede the building, and no man is better than his best thought, no life rises higher than its ideal, but the boat that drifts, drifts always down stream. We cannot all be philosophers, we cannot all be leading citizens, nor have we all been endowed with ten talents, most men have only one and are doomed to walk in the common ways of life and play a part where the newspaper man can never see them. We cannot all be stars at football, cricket or golf, or facile princes in debates in our clubs or council chamber. Most men are compelled to stand aside and see others carry off the coveted prize, for them no waiting crowd will throng the stations or wharves, no welcome arches span the streets, no thunder of guns warn the public "the conquering hero comes," and because this is so too many men

think life not worth living, and no great task worth attempting. Such a view has robbed and will rob many of a heritage and we will never become what we might because we start out with a wrong ideal. The greatness of any honest work is the work itself honestly done, and man's work is to set free the good and true around us and to remember that "the world gives its admiration, not to those who do what no one else attempts, but to those who do best what others do well." Throw everything into the fire of a worthy ideal and let all the rubbish melt and then, mold something time will never efface or eternally destroy, for you may, if you will, either be buried beneath the rubbish, or rise above the smoke and ashes of the furious flames of temptation to immortal life and service. Ask yourself the question, what useful career now opens out to me through the ideal I cherish? Are men and women to-day treading the straight and noble pathway trodden by others whose great achievements have blessed so many in every land, uncrowned kings and queens. Follow the best ideal, say not as I have heard some say: "A short life and a merry one." Is that an ideal? Think you not we owe something to the great memories of the past which have given men their chance. Others labored for us, we have entered into their labors, everything worth doing is not yet done, there is a place for all and ten million voices call us to that place.



Pierro-concrete Barges

Boats Made of Concrete

MARINE REVIEW

PERHAPS the most unique and surprising development in the use of concrete in recent years is the use of this material in boat-building. The discovery of the merits of re-enforced concrete for boat-building, however, is as old as re-enforced concrete itself. We find in searching the early history of re-enforced concrete that M. Lambot, a Frenchman, constructed the first re-enforced concrete structure, a boat, in the year 1850, and in 1855 exhibited it at the Paris Exposition. The honor of the discovery of the properties of re-enforced concrete is usually credited to M. Joseph Monier, a Parisian gardener, but M. Lambot's patent dated 1855 shows conclusively that the credit belongs to him instead of Monier, whose first work was done in 1867. In 1896, an Italian firm, the Signori Gabellini, of Rome, built a 150-ton re-enforced-concrete barge for use on the Tiber. This barge

proved so successful that a number of other boats have since been built in France and Italy.

This industry, which is rapidly developing in Europe, should induce American enterprise to construct boats for American inland waters, especially for coastwise trade.

The Moechel & Lowther Engineering Company, of Kansas City, has made a very thorough investigation relative to the use of concrete boats for carrying freight on the Mississippi and Missouri rivers. This company constructed two models, one a power-propelled concrete boat and the other a freight barge. These were placed on exhibition several months ago in a tank of water. They showed remarkable buoyancy and stability. They are the "curiosity" of the passers-by, whether pedestrians, in carriages, or on the street-car. . . . Designs have been made by the Moechel & Lowther Engineer-

BOATS MADE OF CONCRETE

ing Company for a barge 150 feet long and 30 feet wide, drawing 3 1-2 feet, carrying under a full load about 300 tons. This barge was designed especially for Missouri-River transportation, 3 1-2 feet being the maximum safe draft on this river in low stage of water.

Estimates from designs show that these boats can be built at half the cost of steel or about the same cost as wooden boats. Where a number of boats are built from the same forms, the cost is even less than for wood. These boats never have to be painted, and repairs caused by accidents can easily and quickly be repaired by the crew, carrying on board a few bags of cement and sand. The boats are furnished with water-tight compartments which make them practically unsinkable; and, as concrete improves with age, the life of a concrete boat should be practically unlimited.

The effects of shocks, such as are caused by docking and being fouled by sand-bars, have been carefully considered in these designs. It is believed that a concrete boat properly designed

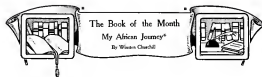
will not suffer as much damage as a wooden or steel boat under like circumstances. This also has been proven by experiments made by the Italian Government on concrete and steel vessels. In an intentional encounter the concrete boat suffered much less than did the steel boat. This and like experiments made by the Italian naval experts have led the Government to adopt a re-enforced concrete belt for armoring its war-ships. This extreme test should convince the most skeptical that concrete, properly re-enforced, will answer admirably for boat-building.

It is a safe conclusion that the great victories achieved by concrete structures built on land will at least be equaled by floating structures, built on rivers, lakes and possibly upon seas. How greatly such a construction will advance the river and lake trade of our country, we will leave to our readers to guess. Cheapness, utility and strength, and practically indestructibility by time, is a combination of quality possessed by one material only—concrete.



The First Aerodrome in the World

His Expected That Many Inventors of Flying Machines Will Test Their Devices Here



THERE are few people to whom a well-told narrative of travel does not appeal. The "wanderlust" is in the blood of us all, and if it is impossible to cross oceans and penetrate dark continents ourselves, we can at least live for an hour or so in the adventures and experiences of others more fortunate.

Winston Churchill, whose journeyings have taken him into all quarters of the globe, traversed Northeastern Africa during the course of 1907, and the story of his expedition lies before us. It is not a long story. It can be read in two or three hours. But its very shortness and conciseness are favorable points. We have a complete little cameo, leaving a single definite impression, and that is a result many authors strive after in vain.

Traversing the Mediterranean, the Red Sea and the Indian Ocean, Mr. Churchill landed at Mombasa, in the British East African Protectorate, the terminus

of the Uganda Railway. The Cape to Cairo Railway is talked about and written about constantly, but it is still a road of dreams. Less is heard of the Uganda Railway, a road in being and a road moreover that pays a profit. From Mombasa it runs inland for several hundred miles to Lake Victoria Nyanza. According to Mr. Churchill, it is one of the most romantic and most wonderful railways in the world.

Everything is in apple-pie order. The track is smoothed and weed-

ed and ballasted as if it were the London & Northwestern. Every telegraph post has its number; every mile, every hundred yards, every change of gradient has its mark; not in soft wood, to feed the white ant, but in hard, well-painted iron. Constant labor has steadily improved the curves of the permanent-way, and the train—one of those comfortable Indian trains—rolls along as evenly as upon a European line.



Winston Spencer Churchill

The Young British Statesman Who is a Prominent Member of the Asquith Cabinet



Ripon Falls

Source of the Nile River

"Nor should it be supposed that this high standard of maintenance is not warranted by the present financial position of the line. The Uganda Railway is already doing what it was never expected within any reasonable period to do. It is paying its way. It is beginning to yield a profit—albeit a small profit—upon its capital charge. Projected solely as a political railway to reach Uganda, and to secure British predominance upon the Upper Nile, it has already achieved a commercial value. Instead of the annual deficits upon working expenses, which were regularly anticipated by those most competent to judge, there is already a substantial profit of nearly £80,000 a year. And this is but the beginning, and an imperfect beginning; for at present the line is only a trunk, without its necessary limbs and feeders, and without its deep-water head at Ikingi, without its full tail of steamers on the lake; above all, without its natural and necessary extension to the Albert Nyanza.

From the Victoria Nyanza, Mr. Churchill followed the Nile to Lake Chioga, then to Lake Albert Nyanza, traveling sometimes on foot, some-

times in a launch and sometimes, remarkable to relate, on a bicycle. Of this method of progression he writes: "In the dry season the paths through the bush, smoothed by the feet of natives, afford an excellent surface. Even when the track is only two feet wide, and when the densest jungle rises on either side and almost meets above the head, the bicycle skims along, swishing through the grass and brushing the encroaching bushes, at a fine pace; and although at every few hundred yards sharp rocks, loose stones, a water-course, or a steep hill compel dismounting, a good seven miles an hour can usually be maintained."

From Lake Albert Nyanza the journey took him down the Nile to Gondokoro, on the southern border of the Soudan, where he again came into touch with regular railway and steamboat systems.

A considerable portion of the book is given over to a recital of sporting adventures, of which he had his share. A chapter or two discuss politics, the relation of the white man to the black man, which he believes will some day be a serious problem for England to



Fording the Anza'

face. The natural resources of the countries through which he passed are commented on, he being particularly struck with the immense available water power of the Upper Nile. And last, but not least, he writes of the terrible devastations of the sleeping sickness, a disease spread by the tsetse fly, which has swept out of existence whole villages at a time.

The result of Mr. Churchill's journey was to impress more firmly upon him the necessity for Britain to concentrate all her efforts on the up-building of Uganda. "Nowhere else in Africa will a little money go so far. Nowhere else will the results be more brilliant, more substantial & more rapidly realized. Cotton alone should make the fortune of Uganda. All the best qualities of cotton can be grown in the highest perfection."

But cotton is only one of the tropical products which can nowhere in the world be grown more cheaply, more easily, more perfectly than between the waters of the two great lakes. Rubber, fibre, cinnamon, cocoa, coffee, sugar may all be cultivated upon the greatest scale; virgin forests of rare and valuable timber await the axe; and even though

mineral wealth may perhaps never lend its hectic glory to Uganda, the economic foundations of its prosperity will stand securely upon a rich and varied agriculture. A settler's country it can never be. Whatever may be the destinies of the East African Highlands, the shores of the great lakes will never be the permanent residence of a white race. It is a planter's land, where the labors of the native population may be organized and directed by superior intelligence and external capital."

Speaking of the Ripon Falls, which pour out of Lake Victoria, Mr. Churchill says: "It is possible that nowhere else in the world could so enormous a mass of water be held up by so little masonry. Two or three short dams from island to island across the falls would enable, at an inconceivably small cost, the whole level of the Victoria Nyanza—over an expanse of a hundred and fifty thousand square miles—to be gradually raised six or seven feet; would greatly increase the available water power; would deepen the water of Kavirondo Bay, so as to admit steamers of much larger draught; and, finally, would enable the lake to be maintained at a

uniform level, so that immense areas of swampy foreshore, now submerged, now again exposed, according to the rainfalls, would be converted either into clear water or dry land to the benefit of man and the incalculable destruction of mosquitoes."

The Murchison Falls, which are located near the point where the Nile flows into Lake Albert Nyanza, "are certainly the most remarkable in the whole course of the Nile. At Fowira the navigable reaches stretching from Lake Chioga are interrupted by cataracts, and the river hurries along in foams and rapid down a gradual but continuous stairway, enclosed by rocky walls, but still a broad fall. Two miles above Fajao these walls contract suddenly till they are not six yards apart, and through this strangling portal, as from the nozzle of a hose, the whole tremendous river is shot in one single jet down an abyss of a hundred and sixty feet. They are won-

derful to behold, not so much because of their height—though that is impressive—but because of the immense volume of water which is precipitated through such a narrow outlet. Indeed, seeing the great size of the river below the falls, it seemed impossible to believe that it was wholly supplied from this single spout. . . . I doubt whether it is fifteen feet across from sheer rock to sheer rock. Ten pounds, in fact, would throw an iron bridge across the Nile at this point."

There are many other interesting extracts which might be quoted, but these should prove sufficient to arouse interest in a most entertaining and useful instructive book.

*My African Journey. By the Hon. Viscount Spencer Churchill, M.P. London: Heddle & Staughton. Toronto: William Briggs Cloth. (Illustrated, \$2.50.)



The Author and Party Traveling on the Cow-Catcher of a Locomotive on the Uganda Railway

NOTES ABOUT OTHER BOOKS.

The following books sold best in Canada, England and the United States during December. It will be noted that there are some books which appear in all three lists, illustrating the fact that people read much the same sort of literature in the three countries.

Canada.

1. Moving Seeds in Honey. By Mrs. McClung. Trail of Laramie Plain. By John Fox, Jr.
2. Laramie Plain. By Mary Johnston.
3. Peter By F. H. Smith.
4. Holy Orders. By Marie Godwin.
5. Web of Time. By R. E. Knowles.
6. Anne of Green Gables. By L. M. Montgomery.
7. Riverman. By S. E. White.
8. Diana Mallory. By Mrs. Ward.

England.

1. Web of Time. By R. E. Knowles.
2. Words of a Friend. By D. O. McCoombe.
3. Anne and How. By D. O. McCoombe.
4. A Scott's Story. By G. Vaughan.

United States.

1. Trail of Laramie Plain. By John Fox, Jr.
2. Peter. By F. H. Smith.
3. A Spirit in Prison. By Robert Hildner.

R. W. Service, the Canadian Kipling, whose "Song of a Sourdough" appeared strongly to keep men, is to have a new volume of poems published this winter with the old title. "Ballads of a Sourdough." The term "Sourdough" means exactly the opposite of the term "Sourdough." "Sourdough," as almost everyone knows, means an old-timer, the term originating with the custom of the old miners of saving a piece of sour dough from one baking to eat as yeast for the next baking. Greenhorns or Weststers did not know this custom and so the term sourdough became synonymous with old-timer. It is interesting to note that the number of copies issued of "The Steps of a Sourdough" has reached 6,000, which is a remarkable figure for a Canadian book, and poetry at that.

The first novel to be published this year in Canada is "Septimus," by W. J. Locke, which stands by this time as one of the best books. Mr. Locke is the author of "The Mould of Maroon Outlaws" and "The Delivered Vagabond," books which have charmed a wide circle of readers.

William De Morgan, who will be familiar to many as the author of that delightful tale of adventure, "Joseph Vance," after "The Book of Knowledge," will have ready a fourth

new this spring with the somewhat commonplace title of "Blood Jew."

The fifth volume of The Commercial Handbook of Canada (Hosley's Annual), has three features at least that commend it to business men and readers in indispensable to those who have once made use of it. In the first place there is that laudable of all business men, the Customs Tariff. While there are few people nowadays, who do not approve of a tariff as general principle, yet a tariff in operation is a complex affair, necessitating much loss of time. Hosley's Annual contains a classification and index of the tariff that is even to advantage of the Government's own list. It includes the latest decisions and shows all the law that is in force. The second outstanding feature is the Reports of Trade Reports, giving in concise form full information about all the cities and towns in the Dominion, their population, natural resources, industries and what they offer to us as future industrial concerns to locate in them. The third and most original feature in the book is the Canadian Encyclopedia, giving in classified form a catalogue of the resources of the country and the opportunities afforded for investment. Particularly is in the section devoted to mining of value at the present time. In addition to these noteworthy features, the book contains a wealth of other valuable information. (40 cents postage 10 cents)

March's Thesaurus, a work by Professor March, who is recognized as being the greatest living philologist, is a book of 1,380 pages, giving a complete working vocabulary of 50,000 words and meanings. From the most frequent speakers and the most hard workers frequently encounter the difficulty of always recalling or knowing the right word to convey exactly their thoughts. The dictionary does not render them the necessary assistance, as it brings into play the opposite process, namely, supplying the meaning of the word. March's Thesaurus, in addition to supplying the same information as the Dictionary, will supply the word to exactly express an idea. The use of Thesaurus will save the annoyance of being unable to at all times exactly express your thoughts as the book serves as a guide to the selection of the best word to use, or to distinguish a better shade of meaning. The vocabulary of 50,000 words and meanings are arranged in alphabetical order. Its distinctive feature from a dictionary is the grouping of all the words in the language that have an affinity of meaning in capital letters as reference words, following the vocabulary word, the positive and negative terms being given in juxtaposition. By referring to any of these reference words, the synonymous words and their meanings are given, thus placing the reader immediately in possession of the right word to exactly state his thoughts. It is of great value and merit as a work of daily reference and practical information to the business man, writer, lecturer, preacher, or student. T. J. Ford & Company, Toronto, are publishers.

Contents of February Magazines

Architecture and the Arts.

Travels and Photography: How to Save Good Results. Dudley Kidd—Travel and Photographs.

The Amateur Artist. A. M. Mayne—Living Age (Jan. 1).

Modern German Art. Christian Bristow—Scribner.

Is American Art Captive to the Dead Past? William L. Price—The Craftsman.

What Does the National Academy of Design Stand For? Otis Ferguson—The Craftsman.

The Future of American Art. Hugo Harrison—North American Review.

The Private Art Collections of Chicago. Giselle D'Agne—World To-Day.

Exhibition of Paintings of Eastern Origin. By Childe Hassam, Charles Keckie Scott Weir—Pacific Monthly.

Army and Navy.

Deliver of the Pacific. H. Evans—Sunset (Jan.)

The Sherrings of Naval Armaments—Particularly Navy. (Jan.)

A Midnight Cookhouse. Salma F. Chase—Scribner's.

Building a New Hundred-Foot Steel Ship. Lawrence Perry—World's Work.

The Fighting Power of Great Britain and Germany. Arnold White—London Mail.

Our Navy on the Land. George Kibbe Turner—McClure's.

Is Our Naval Administration Efficient? Rear Admiral G. W. Melville, U.S.N.—North American Review.

Business and Industry

Qualifications of a Successful Advertiser. Fred G. Kassam—Brain (Jan. 2).

Features From Outside the Corner. Frank Partridge—Brain (Jan. 2).

Letter Day Technique is Shortened Writing. Clyde Marshall—Shortland Writer (Jan.)

Canadian Manufacturers and British Preferences. Edward Forth—North Am. Rev.

Owners of America! The American Artisan Business—Cosmopolitan.

First Lessons in the Art of Advertising. Geo. French—Profitable Advertising.

Big Business Created by Advertising—Profitable Advertising (Jan.)

The Giant Trust of the Future. Earl Mayo—Metropolitan.

The United States Patent Office. Joann Nichols—Kyle—Overland Monthly.

The Bank Clerk and His Work. Jas. F. Gardner—Book-Keeper.

Making a City to Order. Ernest Cavett—Book-Keeper (Jan.)

Employer's Liability. Frank H. Lewis—Atlantic Monthly (Jan. 21).

Concerning Cere. H. M. Hyde—Sat. Eve. Post (Jan. 21).

The Day Book. Jas. H. Collins—Sat. Eve. Post (Jan. 21).

The Modern Cotton-Spinning Factory. W. H. Smith—Cosmopolitan (Jan.)

Machineries Grouping and Factory Arrangement. C. H. Sullivan—Cosmopolitan (Jan.)

The Ship as a National Asset. Charles Edward Russell—Everybody's.

A Prophet of Prosperity. W. H. House—Everybody's Life.

The Sea of a Thousand Short Cuts. Deeds—Everybody's Life.

Contest—System (Jan.)

Making a Business Successful. A. H. Merrill—System (Jan.)

The Struggle Line of Profit. G. K. Munroe—System (Jan.)

The Battlefields of Business—System (Jan.)

From Day to Tomorrow. A. S. Atkinson—System (Jan.)

Advertising: Its Action on Products. Elvira Walker—System (Jan.)

The Greatest Game in the World. Walter H. Collingsworth—System (Jan.)

A New Year's Greeting. James W. Van Cleave—American Industries.

Business Conditions of the United States—American Industries (Jan.)

The National Council of Commerce—American Industries (Jan.)

The Advance Agent of Prosperity—American Industries (Jan.)

The Extension of American Commerce. Avard L. Bishop—Atlantic Monthly.

Children.

How You Can Help Your Boy. Orison Sweet Marston—Success.

Which is the Better Way to Bring up a Boy? French—Profitable Advertising.

A Boy's Book of Handy Made Instruments. A. Neely Hall—Ladies' Home Jnl.

The Training of Poor British Children in India.
B. Cavallaro—*Asiatic Quarterly*.

Education and School Affairs.

Self-Government in the Public Schools Henry
Lindell—*Chicago Education*.
The Two Arms of High Schools Professor Ar-
land D. Weeks—*Education*.
How to Teach Commercial Geography. Pro-
fessor F. O. Carpenter—*Education*.
Deriving an Aid to Teaching the Other
Manual Branches. Dr. James P. Hanes—
Education.
A Neglected Phase of Practical Education, Pro-
fessor R. T. Howe—*Education*.
Indian Students in England, John Poffin-L.D.
—*Asiatic Quarterly Review* (Jan.)

Essays and General Literature.

Recesses to the Congo—Empire Rev. (Jan.)
Products of India—Empire Rev. (Jan.)
A Measured Training of the Color Sense—Prin-
ciple A. H. Russell—*Recesses*.
An American School—Outlook (Jan. 7).
The Epitaphic Literature of India John Ken-
nedy—*Asiatic Review* (Jan.)
Crimian Papers. How. Sir Herbert Maxwell.
East—*Continent Mag.* (Jan.)
Milton, the Typical Poet, Dr. John Gilchrist.
M. A.—Young Man (Jan.)
The Central Problem of the International Con-
gress on Moral Education—Professor J. H.
McNair—*Hilbert Jnl.* (Jan.)

Fiction.

Margaret's Soul, Ingram Lowell—*American*
Magazine.
The Master-Weaver. Maudie Redford Waters—*At-
lantic Monthly* (Jan.)
Margaret & La Mode. Mrs. Humphrey Ward—
McClure's.
The Ravages of Big Joe. Lyman Eastman—*Con-
tury* (Jan.)
The Last Rampant. Mary Roberts Rinehart—
McClure's (Jan.)

For the Workers.

Workers for the Common Good. Anna Foreyth
—*Circle* (Jan.)
Interest Defend the Rationale. J. Winchell—*Sys-
tem* (Jan.)
How I Handle My Personal Work. G. E. Turner
—*System* (Jan.)
Fashioning Pay Envelopes. George F. Stratton—
Sat. Eve. Post (Jan. 9).
Half a Million Out of Work. H. Hamilton Irish
—*London Mag.* (Jan.)
On Thoroughness. Nora Tyndal O'Mahony—*Irish*
Monthly (Jan.)
The Food of the City Worker. Nellie Godfrey—
Atlantic Monthly.

Handicraft.

Hand Made Hags, the Survival of an Old Handi-
craft. Mabel Tuke Pridemore—*Am. Home*
and Garden.

Health and Hygiene.

The Modern Noddy. Wanda Koshlinsky. A.M.
M.D.—Sat. Eve. Post (Jan. 9).
The Queen Question. Britannica—North Amer-
icana Review.
Does the Mind Rule the Body? Dr. Woods
Hitchcock—Sat. Eve. Post (Jan. 20).
Physical Culture Today. F. R. Zorvorthe. N.
S.F.C.—*Read and Gaze*.
The New Surgery. Richard Phillips—*Sciences*.
An Effective Anti-Tuberculous Campaign at
Lanc. G. F. Lewis—*World's Work*.
What Nervous People Should Eat. Mrs. S. F.
Rorer—*Ladies' Home Jnl.* (Jan.)

House, Garden and Farm.

A Model Stock and Dairy Farm. Mahd Lohs
Friedlander—*Country Life in America*.
Orchard Fruit Grows in Pots. Richard Burton
—*Garden Mag.*.
English Estates With Hardy Trees. Wilhelm Mi-
lar—*Garden Mag.*.
How to Increase Your Tomato Crop. L. E.
Faulk—*Garden Mag.*.
Tomatoes from the Garden in Jan. Mrs. J. C.
B. Edwards—*Garden Mag.*.
The Best Cereals for the Amateur. W. G.
McClure—*Garden Mag.*.
Business Methods on the Farm. J. G. Carwood
—*Book-Saver* (Jan.)
Love Among the Chickens. F. G. Woodhouse—
Cosmopolitan (Jan.)
Four Moderate-Prized Horses. A. H. Dunning—
Western Life.
Starring the Garden Under Cover. Parker Tay-
lor—*Western Life*.
A Fireproof House. F. B. Cole—*Suburban Life*.
A Farmer Whose Son is also a Farmer. Edward
Bernard—*World's Work*.
My Duty and My Mind of Cows. Kate V. Sabin
—*McClure's Home Circle*.
A Seasonal House for \$1,000. Hugo Erickson—
Woman's Home Companion.
Why Many American Goldfishes Fall—House and
Garden.
Starring Birds in the House. L. J. Baughen—
Home and Garden.
Height Hints on House Plants. C. L. Miller—
Home and Garden.
Root Pruning of Fruit Trees. W. R. Gilbert—
Home and Garden.
Japanese Gardens. Development. Mrs. Phoenix
Westcott—*Home and Garden*.
Homes Warming in Winter. E. Stanley Mitton—
Westward Ho.
The Use of Asplenium for Plants. E. Leonard
Bastin—*Am. Home and Garden*.
A Few Neglected Fruits. E. P. Powell—*Am.*
Home and Garden.
What England Can Teach us About Formal
Gardens. Wilhelm Miller—*Country Life in*
America.

Immigration and Emigration.

The European Population of the United States
—*Living Age* (Jan. 26).
The Salvation Army and England's Unemployed
Agnes Laid—*Am. Rev.* of Books (Jan.)

Investments, Speculation, Finance.

Corporations and Liability of Stockholders
—*Sat. Eve. Post* (Jan. 16).
A Puzzling Problem in Interest—*Book-Keeper*
(Jan.)
The Need of Postal Savings Bank. G. V. L.
Meyer—*Am. Rev.* of Books (Jan.)
Money in King Walter Rame—*Western's Inter-
national* (Jan.)
India and Colonial Investments—*Empire Rev.*
(Jan.)
Fetter Conditions—*Sat. Rev.* (Jan. 2).
Keeping One's Money at Work—*World's Work*.
Barristers for Travelers in Tropical Countries—
World's Work.
A Report to the Stockholders of the United
States. Arthur W. Page—*World's Work*.
Getting Insurance Prospects in Line. A. L. Mar-
tyn—*System* (Jan.)
Safe Investments—*Sat. Rev.* (Jan. 9).
Co-operative Apartments. Jeanne F. Marguerite—
Sat. Eve. Post (Jan. 9).

Labor Problems.

The Contract Definition of Justice Wright. Jan.
A. Emery—*American Industrial* (Jan.)
The Creation of Labor Leaders—*Outlook*
(Jan. 7).
The Contract Labor Case—*Outlook* (Jan. 2).

Life Stories and Character Sketches.

For the World Genius Elizabeth Elliott—*For-
tuneteller*.
Agnes Thomas: Reporter, Playwright, Crav-
er. Paul Tullidge—*Home Mag.*.
"Father Abraham." Dr. M. Tordoff—*American*
Mag..
Dickens and Charles Whithead—L. P.'s Weekly
(Jan. 9).
The Boyhood of Abraham Lincoln—St. Nicholas.
The Most Famous Woman in New York. C. B.
Davis—*Sat. Eve. Post* (Jan. 2).
Elfino Rest: World Statesman. Walter Williams
—*Am. Rev.* of Books (Jan.)
From President to Governor: the Plebeian
Career of Napoleon Bonaparte. Ralph D.
Paine—*Everybody's*.
Tan Shi, the Late Empress of China. E. J.
Bishop—*Fort. Rev.* (Jan.)
Outline Study of Abraham Lincoln. Principal
Arthur Dorland Gals—*Education*.
George Grey Barnard—*World's Work*.
The New Archbishop of York. W. L. Williams
—*Young Man* (Jan.)
Cleveland, the Mass. George F. Parker—*Mc-
Clure's*.
Simon Fraser. E. G. S. Scholes—*Westward*
Ho.
Re-Mayer Carey, with Reminiscences of Lord
Dufferin—*Westward Ho*.
Queen Victoria, as Seen by an American Sella
Cable Starnes—*Century* (Jan.)
Governor Cleveland: A Princeton Memory. Ar-
thur F. West—*Century* (Jan.)

Edgar Allan Poe, the Most Original Genius of
American Literature. Morris Dabbs—
McClure's (Jan.)
Walt Whitman's Early Life on Long Island.
Willis Stock—*McClure's* (Jan.)

Miscellaneous.

The Right to Work. Bart Kennedy—*London*
Mag. (Jan.)
Good Manners and Good Form. Mrs. Burton
Kingsland—*Ladies' Home Jnl.*
A Substitution for Marriage. Anna Stearns Rich-
ardson—*Woman's Home Comp.*
The Tramp's Philosophy of Life. Rev. T. E.
Bates—*Young Man* (Jan.)
The Disillusion of David. Rev. John W. E.
Young Man (Jan.)
Alcohol and Seaside. Henry Smith Williams—
McClure's.
An Accident with Lincoln. T. E. Bagwell—*Mc-
Clure's*.
Reclaiming the Desert. Forbes Lindsay—*Crafts-
man*.
How the Founder of Arbor Day Created the
Mort Fancus Fortuna Estate Paul Horton
—*Country Life in Am.*
Why Should America Pay \$1,000 for a Man? F.
H. Valentine—*Country Life in Am.*
The Yak: A North American Opportunity. Em-
erson Thompson—*Country Life in Am.*
The Social Consistency of the Father. V. Seed-
en—*Hilbert's Jnl.* (Jan.)
New Facts on Our Survival of Death. Franklin
John Graham—*Hilbert's Jnl.* (Jan.)
A Young Man and His Museum—*Young Man*
(Jan.)
A Homestead of Worth. John P. Wynne—*Young*
Man (Jan.)
A Survey of the World. Tom Doherty—*Watu-
n's* (Jan.)
The Antiquary of Cuts Virginia Roderick—
Everybody's.
Little Stories of Real Life—*Everybody's*.
The Opium in the Comments. Auden Tack-
son—*Fort. Review* (Jan.)
How I Keep that the Dead Return. W. T.
Sawyer—*Fort. Rev.* (Jan.)
The Riddlemaker—*Sat. Rev.* (Jan. 9).
The Intervening Problem. Arthur E. McFar-
lane—*Circle* (Jan.)
Mr. Tark's New Year Resolutions—*Circle* (Jan.)
Roses—*Living Age* (Jan. 9).
In Praise of Cuts—*Living Age* (Jan. 9).
The Wounding of Fish. C. H. Cooper—*Read and*
Gaze.
The Trials of an Unmarried Clergyman—*Scenes*.
The Well-dressed Man. Alfred Stephens Bryan—
Scenes.
New Foods for New Millions. Walter Wey—*Scen-*
es.
Two Members of the Washington Family Crest
Frank P. Payne—*Travel Mag.*
Two Neglected Magazines. M. C. Keogh—*Irish*
Monthly. (Jan.)
A Thought for Each Day of the Month—*Irish*
Monthly. (Jan.)

King Cotton's Impoverished Relations. Daniel J. Kelly—Cosmopolitan.

Sixty Years in the Wilderness: Some Passages by the Way. Henry W. Long—Living Age (Jan. 15).

Literary Tales and How to Tell Them. Arnold Bennett—T. P.'s Weekly (Jan. 15).

The Quality of Courage. Edward Marshall—Metropolitan.

The Incubation of Japan. Herbert G. Pelatier. P. R. G. S.—Metropolitan.

Abbreviated Bibliographies. Arthur Ingham—Overland Monthly (Jan.).

The Liquid Problem. T. M. Gilmore—Overland Monthly (Jan.).

The Law of Compensation. H. M. Johnston—Book-Keeper (Jan.).

Tawdry Craters of the Moon. H. G. Huesting—Overland Monthly (Jan.).

What is to become of our Sixteen Million School Children? James Creelman—Frances's Am. (Jan.).

Municipal and Local Government.

Rate Regulation of Electric Power. Samuel S. Wey—Cassidy's (Jan.).

The Treatment of Yodas. E. V. Salzer—Empire Rev. (Jan.).

The Value of the Poor Law. Harold Cox. M. P.—Fort Rev. (Jan.).

Editorial Transactions—Sat. Rev. (Jan. 2).

The Night Riders. J. T. of Farmington. Edward A. Jones—World's Work.

The Long Arm of the Secret Police. E. Alexander Pennell. F.R.G.S.—Sat. Evening Post (Jan. 4).

A Great Reform in the Treatment of Criminals. Lucy C. Burleigh—Gilbert Tral. (Jan.).

The Town that Went Broke. H. F. Day—Sat. Rev. Post (Jan. 15).

State Control of Water Power. G. E. Lakeman—Sat. Rev. of Revs. (Jan.).

New Campaign for Civic Betterment. F. V. Kellogg—Am. Rev. of Revs. (Jan.).

Nature and Outdoor Life.

A Naturalist's Trip to New Guinea. Charles Beattie Harcourt—Travel and Exploration.

His Late for Nature and Admiration—Sketches and Life.

Water Birds and Summer Homes. John Boyd—Suburban Life.

Political and Commercial.

The Gable in Germany. Harry Thorensen Peck—Money (Jan.).

The Surface States. The Storm Centre of Europe. F. Conlon—Money—Magazine's (Jan.).

The Solid South a National Calamity. Hamlin Taylor—North Am. Rev.

The Power Behind the Austrian Throne. Edith Schuler—Living Age (Jan. 15).

A First of Imperialism. F. L. Harding—Metropolitan.

American Democracy and Corporate Reform. Robert R. Reid—Atlantic Monthly (Jan.).

Hard Times Turned Millionaire. Samuel S. Dunn—Tribune World (Jan.).

Canada and America. Trade-making. Andrew MacPhail—Am. Rev. of Revs.

Who are the English?—Scottish Rev.

The Break-up of the Parties. Charles Edward Ross—Spectator.

The Pulse of the World. Howard Hughes—Spectator.

The American Invasion of Mexico. Edwin H. Tuckey—World's Work.

Some Russian Reminiscences of War and Events. John D. Goodrich—World's Work.

The World's Economic Outlook (Jan. 2).

An Extended Democracy—Outlook (Jan. 2).

Paying for Waterway Development—Outlook (Jan. 2).

Disappearing a Nation. William Dugby Poole—Outlook (Jan. 2).

India. — The Company and the Green—Atlantic Quarterly Review (Jan.).

The Wealth and Progress of India. Facts and Figures. Charles McKim. M.A.—Atlantic Quarterly Review.

What We May Learn from Ancient Chinese Statesmen. H. H. Parker—Atlantic Quarterly Review.

Vital Problems of Canada. Frank Thompson—Westward Ho.

The Passing of the Banishment in American Politics. Judson Welles—Money's (Jan.).

England and Germany—Empire Rev. (Jan.).

Belgium and Austria—Empire Rev. (Jan.).

Italy and Austria—Empire Rev. (Jan.).

The Russian Revolution—Empire Rev. (Jan.).

Russia and the East—Empire Rev. (Jan.).

Two Political Gods and Hamlet's W. Frank Hatheway—Empire Rev. (Jan.).

Europe and the Assassination of Decease and Herogonia. M. L. Inverness—Fortnightly Review (Jan.).

The Future of Politics in America. A. Maurice Low—Fort. Rev.

Nonsexuality and Politics: A Word from Wilkes—Fort. Rev. (Jan.).

Regional Politics Through American Statesmen. J. M. Morrison—Am. Rev. (Jan.).

Japan and America—Living Age (Jan. 2).

Sketches of Persia in Transition—Living Age (Jan. 2).

The Rule of the Emperor Deceiver. Sir Henry A. Shaw—Living Age (Jan. 2).

A Decade of American Rule in the Philippines. W. Cameron Forbes—Atlantic Monthly.

Changing Conditions in the Caribbean. Robert A. Wilson—World To-Day.

The Coming Struggle in the Far East. Ching Chin Wang—Pacific Monthly.

Railroad and Transportation.

Aerial Flight. H. Messer Saut—Travel and Recreation.

A Era of Better Railroads. G. M. Kaye—World's Work.

Railroad Advertising. J. W. Standard—System (Jan.).

The Cause of Automobile Accidents. C. G. Moore—Country Life in Am.

Religion.

What is Christianity? The Theology of Jesus Christ. Lyman Abbott—Outlook (Jan. 2).

The Portents of the North-West and of Siege Intermediate Between Man and God. Paul William James—Hibbert's Jnl. (Jan.).

Psychictheology and Religion. Dr. H. Rogers Marshall—Hibbert's Jnl. (Jan.).

The Message of Modern Mathematics to Theology. Paul G. J. Keyser—Hibbert's Jnl. (Jan.).

Christian Missions as Affected by Liberal Theology. Rev. J. W. Burton—Hibbert's Jnl. (Jan.).

Religion and Social Aspects of the Cult of Ancestors and Heroes. Dr. Lewis R. Fardell—Hibbert's Jnl. (Jan.).

Science and Invention.

Quickly Mixed Verdict of Science on Spiritualism. M. A. Lane—Home Mag. (Jan.).

Typewriting by Wireless. Cecil Bebbington—Tribune World (Jan.).

Fewer from the Farm. Brook D. C. Shaker—Am. Rev. of Revs. (Jan.).

Fighting in Steel. Ignatius J. F. Springer—Cassidy's (Jan.).

Hydro-Electric Installations. H. Lester Hamilton—Cassidy's (Jan.).

Modern Steam. Tractors Road Hauling Service. William Fletcher—Cassidy's (Jan.).

What the Locomotive Has Done for the Postage. Arthur L. Blumling—Savoy Review.

Reading Material Old and New. Thomas R. Wood—Savoy Review.

Turning Waste into Fuel. M. A. Rogers—System (Jan.).

First Photograph Ever Made of a Paper Nucleus. Charles Frederick Holder—Country Life in America.

Some Recent Investigations by the Society for Physical Research. Hon. G. W. Robinson—Hibbert's Jnl. (Jan.).

Sports and Pastimes.

American Speed Record Broken at Savannah. Percy H. Whiting—Home Mag. (Jan.).

Beating the Grey Wolf. Reg. G. Roger D. Williams—Recreation (Jan.).

Skidding in America. Frank Lyman—Recreation (Jan.).

Climbing Around the Calendar. F. M. Feather—Recreation (Jan.).

A Taste of Old-Fashioned Wild West Shooting—Recreation (Jan.).

A Winter Holiday in the White Mountains. Catyde Kline—Recreation (Jan.).

A Vacation on Snowshoes. J. N. Trainer—Recreation (Jan.).

The Boreal in Rowing at Pompton. W. S. Rogers—Recreation (Jan.).

Mooring in Macy. Linda H. Mason—Recreation and Rejuvenation.

Enjoying the Canadian Winter. L. M. Mason—Recreation and Sun.

Red Shooting on the Prairie—Red and Sun.

The Qualification Club of Mt. Hermon. D. B. Taylor—Red and Sun.

Running the Racecourse and the Hippodrome in Africa. Lieut.-Col. J. H. Paterson—Sun's Week.

Noticing on the "Bear Flag" Trail in California. A. K. Keyser—Travel Mag.

Winter Sports in Southern Quebec. Dr. Allen Wilby—Travel Mag.

The Stage.

Open and the French. Mary Gordon—Everybody's.

More Noble to Operatic Aspirations—Scenes Building a Play. Gleaners Paris—Scenes.

Stage Children Who Grow Up. Robert Home—Women's Home Com.

Theatrical Scenes and Portraits—Cosmopolitan.

The Deuses of the Stage—Metropolitan.

A Few Days in the Theatre in the Theatre.

Bernard Franklin—Overland Monthly (Jan.).

Two Plays by Charles Haza Kennedy—Atlantic Monthly (Jan.).

Travel and Description.

Off the Irish Coast. Cate Young Rice—Country Life (Jan.).

On the Top of a Train-Car. Katharine Barker—Tral. Monthly (Jan.).

In Distant Africa. Rudolph Drake—Cosmopolitan.

The Romance of Panama. Business and Remembrance of Post Centenary High C. Robinson's (Jan.).

The Danish Expedition to Greenland. Broadland.

Lieut. A. Trumble—Travel and Exploration.

Travel in the Balkans. M. Edith Durham—Travel and Exploration.

A Journey into the Primordial Forests of Tropical Peru. J. C. Hernandez—Travel and Exploration.

French Light on the Voyage of Captain John Moore. Lisa Lee—Empire Rev. (Jan.).

Chief Census of the Stage. Margaret Dale—Red and Sun.

A Winter in Southern Ontario. J. W. Holland—Red and Sun.

A Charming Journey Through Minnesota. Paul W. Washington—World's Work.

The Romance of the Amazon. Sir Martin Conway—Travel Mag.

Where the Carles Live. M. A. Hays—Travel Magazine.

Extra Days in Sicily. Alice B. Munsey—Travel Magazine.

A Calendar of Travel—Travel Mag.

Around the World With Duran Holmes: Java—Ladies' Home Jnl.

W. H. Hays—Travel Magazine.

W. H. Hays—Travel Magazine.

W. H. Hays—Travel Magazine.

The Spirit of the West. *Wanda E. Holt* Westward Ho.
The Prairie. *S. D. Ross* Westward Ho.
A Street a Thousand Miles Long. *Alexander*
Morse Ford—World To-Day.
Topsy Luck. *Charles E. Price* Pacific Mail.
Moosey. *A. C. G. West* H. P. Alexander—
World To-Day.

Women and the Home.

The Journal of a Neglected Wife. *Mabel Herbert Green*—Everybody's.
The Woman's Invention. *William Ward*—Everybody's.
Honey Worth Living In—Orde. (Jan.)
A Farmer's Wife and Glad of It. *Mrs. T. Wilson Hall*—Goshen Life.
What the Women of Our Town Have Done. *Mrs. Edward W. Middle*—Goshen Life.
The Ideas of a Plain Country Woman—Ladies' Home Jnl.
When College Girls Make Men—Ladies' Home Jnl.

Is This the Trouble With the Farmer's Wife?—Ladies' Home Jnl.
Clever Economies on Little Things. *Mrs. Halston-Ladies' Home Jnl.*
Well Made Furniture. With Working Designs. *John D. Adams*—Woman's Home Comp.
For the Girl Who Earns Her Own Living. *Anna Stone Richardson*—Woman's Home Comp.
Furnishing a House of Six Rooms for \$1,000—Home and Garden.
Practical Talks to Women. *Elmer G. Moody*—Sheeted Writer (Jan.)
The Empire of Woman. *Valerie Vautin*—Westward Ho.
A New Method of Housekeeping. *Henri Schwin*—Am. Home and Garden.
Problems in Home Furnishing. *Alan M. Kellogg*—Am. Home and Garden.
Woman's Position. *Dorothy of Marlborough*—North American Rev.
The Best All-round Floor of Winter. *W. G. McCollins*—Garden Mag.
A Conservatory Made of Newspaper. *William Pennington*—Garden Mag.
For the Woman with Engagements. *H. R. Ising*—Book Keeper (Jan.)



The Stressman Emperor
A Passenger of the Express of the German
one of the Hardest of Months

Improvements in Office Devices

A Practical Coin Wrapper.

WE SHOW herewith one of Yagman's coin wrapper. The simplicity and practicability of the device commend it at a glance. It consists of a rough fibre sheet 74 by 94 inches, with one end trimmed obliquely and passed, then placed on the sheet the amounts which the wrappers may contain of the different coins. The patented feature which makes its value so great consists of two square holes as placed in the sheet that when the coins are wrapped in the roll, the corners showing the amount and the coin denomination appear in their respective openings. For example, the wrapper holds \$10 in halves or quarters. When these coins are placed on the sheet and the wrapper rolled, the numbers show through the opening. The accompanying roll shows the wrapper fast and in process of rolling.



Yagman's Coin Wrapper

The enabled is not put to the necessity of winding the counter space with a stick of various size wrappers. The Yagman Wrapper economizes his working space. The trouble which enables frequently experience in the use of coin wrappers through varying thicknesses of new and worn coins is obviated by the peculiar construction of this sheet. It takes care of old and worn coins the same as new ones. Other unique features are shown on the wrapper for names of both bank and depositor.

The Yagman Coin Mailing Card is also unique. The manufacturers state that it is the only coin mailing card that holds from one cent to 50 cents in value; also that it is the only device of the kind in which the coins can neither be seen nor felt.

Desbarats Newspaper Directory for 1908-9.

The Desbarats Newspaper Directory for 1908-9 has just been issued by the Desbarats Advertising Agency of Montreal. The object of this publication is to give advertisers generally all the facts in connection with the different publications of the Dominion. This includes a full description of each newspaper, with reference to its history, its circulation, its object, its home and its readers. A sketch of each town is given also a complete list of advertisers. The compilation of this list has no doubt involved an enormous amount of work, but its value from an advertiser's point of view is very great, as it indicates the quality of the readers and gives an idea of the amount of money expended in wages in each place. Of the Desbarats Advertising Agency it can be said that an agency stands higher in the estimation of publishers generally and advertisers who have availed themselves of their services. Though the Desbarats Directory is priced at \$5, we are informed that it will be sent to any firm of good standing interested in advertising for 25 cents to cover cost of postage, etc.

The Compressed Air Typewriter.

A novelty recently shown at the Berlin exhibition of inventions was the compressed air typewriter, which is without springs and levers to wear out and break, and has 88 per cent. less parts than the ordinary lever machine. The horizontal type-wheel, with letters sliding radially outward, rotates constantly around a vertical shaft. Below the type-wheel, and rotating with it, is a vane, which has a channel taking air from the source of supply and breathing to the diaphragm chamber inside the type-wheel. In its rotation the vane passes around the inner periphery of a fixed ring which has openings connected by tubes to the keys. The air flows the rotating vanes normally passes through these openings and escapes from the keys, but when the vane covers the aperture in the key, the air is forced back into the tube, and the

pressure produced as the memo passes the slotted tube pushes out the diaphragm, pressing the letter opposite against the paper on the plates. Only a touch of the finger is necessary, the air doing the work, giving the character in the stamp of a second. While the type wheel is operating as usual, no automatic duplicating attachment can be made to perforate a paper pattern, and as this is passed over the key-board the perforations cause the machine to reproduce the writing, any number of successive copies being possible. An electric or water motor gives compressed air for a few cents a day.

"Everready" Ink Pencil.

The "Everready" ink pencil is a clean device. It writes as smoothly and has every convenience of a fountain pen. It can be carried in any



Everready Ink Pencil

position without the slightest danger of leaking. It holds a large supply of ink and permits of it in various positions for an indefinite period. The holder of the "Everready" is made of platinum, the writing point of Indian (the hardest known metal), the latter being round never sticks in the paper and makes brilliant carbon copies. Further particulars concerning this ink pencil will gladly be given by the E. O. Smith Co., Dallas.

The "Ventilated" Pen Holder.

The Cutter-Power Company is placing on the market something new in penholders, it being styled the "Ventilated." This penholder being flexible adapts itself to every movement of the hand, preventing the fingers from becoming cramped. It is made of the best grade of hard rubber, furnished in plain black or in mottled brown shade finish and in different sizes, large, medium and small.

Automatic Folding Machines.

Circular letters, whether printed from type or through some duplicating process, on body a large percentage of such business letters. In recent years particularly their growth has become simply phenomenal. Single business houses distribute hundreds of thousands, some millions.

On account of the exceedingly great growth of the small size of work coming under note, letter and legal sizes, which are used in some quantity by practically all business houses, a demand came for an automatic device that would permanently eliminate hand folding and its troubles and cost.

The A. B. Dick Company were one of the first firms to put an automatic folder on the market.

That there is a large and growing field for an automatic folder to fold the small size of

work is indisputable. It is fitting and quite natural that the first machine to do such work automatically should come through the inventive genius of the A. B. Dick Company, of Chicago and New York. Having for years manufacturing and sold a line of machines for rectifying and straightening letters that are sold over, and being the largest manufacturers in that line in the world, they very naturally saw the necessity for such a machine, as also having mechanical facilities for such a device. The first machine offered to business houses was marketed by them, the field opened by them and it is today the largest seller by far, and enjoys a reputation that would be the pride of any manufacturer. They solved the problem, the business public is the beneficiary. It was accepted by business houses with great eagerness.

An investigation of the market for an automatic folder, showed the advisability of making two separate styles of machines. This would save complications in construction and simplify making necessary adjustments. It would enable one class of users to adopt one style, a second class to adopt another style, and a third class could adopt both styles. In two cases it would give a business man a simply constructed machine of smallest possible size, at the lowest possible cost, and where both styles were required, they would not cost any more than would a combination of the two. If two styles in use, one operator could run both, thereby saving both labor and do practically twice as much work as if he had only one machine in operation.

In time, labor and cost saved, they are unequaled. The speed is from eight to ten times



Dick Automatic Folder

as fast as experts can fold by hand. The sheets are fed automatically, folded singly and accurately, and stacked automatically as perfectly as they would be done by hand where the greatest care is exercised.

These machines were made to make folds in common use throughout the country, which

have come to be known as standard folds. They make a one-fold, two-fold, three-fold, a square or Colonial fold, and double parallel folds. They make these folds very accurately. The work comes almost instantaneously. The cost of automatic folding is exceedingly small as compared to hand folding, being only about one-twelfth as great as an average.

The Owl Clip.

W. T. Downes & Son, of Montreal, have the agency for Canada for the Owl clip, which they claim is an improvement on anything yet now set in the paper clip line. This are making free samples to all enquirers mentioning Busy Man's Magazine, and this is perhaps the best way for one to really get acquainted with the excellence of the clip.

Answers Phone Automatically.

J. F. Lord, formerly with the Michigan Telephone Company, of Detroit, and an expert in this business, known throughout the country, has begun the manufacture of a device, which will answer the calls of telephones when the party called is out. He will repeat names, to each call of the phone, any message the person expecting to be called desires to impart to it. Mr. Lord has incorporated his company as the American Answerphone Company.

"There are many things about the answerphone that commend it to the public," said Mr. Hopkins, president of the company. "See what a convenience it will be to the doctor. He leaves his office at times when there is nobody to answer the telephone. This answerphone arrangement is told the person to speak and during his entire absence it answers the telephone. No matter how many calls, it tells where he is, if he wishes to impart that information."

A New Engraving Process

The extreme care and accuracy required in the production of engravings for the type case has heretofore rendered the major portion of the process to hand work. After ten years of experimenting, however, the Levy and Blair etching machine has been perfected, and the results obtained show a remarkable improvement over the hand-etched plates.

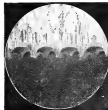
This machine etches by the sharp impact of thousands of minute sprays of acid under high

pressure, producing a plate of great depth, splendid tone values, and unexcelled printing qualities.

A comparative idea of hand and machine-etched half-tones may be gathered from the accompanying plates, issued by the Toronto Engraving Co., Ltd., who have the exclusive rights in the process so far granted in Canada.



Greatly magnified cross section of a half-tone plate, hand etched. Shallow, ragged, uneven faces are its obvious traits.



Cross section of a half-tone plate machine etched by the Levy and Blair process. Note the extreme depth, the strong rounded shape, and the absence of under-cutting.

Humor in the Magazines

"What shall I play?" asked the organist of an absent-minded clergyman.
"What sort of a band have you got?" was the unexpected reply.—*Wasp.*

"And the streets are paved with real gold, and there will be medals and flowers, and everything will be beautiful!" finished the Sunday school teacher, who was telling her small charges of heaven. "And now tell me," she continued, "what kind of little boys and girls are going there?"
Nobody knew.

Then from one corner a small brown hand shot up.

"Yes, Sunday?" the teacher smiled.
"Then, teacher, don't come!"—*Everybody's.*

"Had a case to-day in which two men claimed a rabbit."

"Well, judge, why didn't you divide it?"

"I don't split hairs in my court."—*Judge.*

"Dawling's awfully nice," said a little girl who had recently gone to the dance. "You just keep turning round and round, and wiping your face as the door."—*Parson's Weekly.*

Two diners at a hotel were discussing as to what a playmate really was. One of them insisted that it was a fruit, the other insisted that it was a vegetable. The friends determined to accept the decision of the waiter, who was called to the table.

"John," asked one of them, "how do you describe a playmate? Is it a fruit, or is it a vegetable?"
"It's neither, gentlemen: a playmate is always a better!"—*Wasp.*

"Now," said the physician, "you will have to eat plain food and not stay out late at night."

"Yes," replied the patient, "that is what I have been thinking ever since you sent in your bill."—*Canadian Physician.*

The girl had been three weeks in the employ of an artistic family; but her dress had been by no means wanted. Her mistress was giving her instructions as to the dinner.

"Don't forget the potatoes," enjoined the lady.

"No, ma'am," was the reply; "will you let me in their jacket or in the roof?"—*Illustrated Telegram.*

Sister Ann—Did you get any marks at school today, Bill?

Bill—Yes; but they're where they don't show.—*The Starlet.*

"Why is a parakee like the man?"
"Because," said the woman, "it flies out of the yard and sets behind the wall."—*Good Housekeeping.*

"De real successful man," said Uncle Eben, "when someone hands him a lemon is ready wif de sugar and other fixin's to make it valuable pleasant to take."—*Washington Star.*

"The late Bishop Foster once in his early days had occasion to officiate at a christening in a small fishing village on the Massachusetts coast," says a writer in the current issue of Harper's Weekly. "The poor father, a young fisherman, anxiously holding his first-born daughter, was wildly embarrassed under the severity of the holy eyes in the congregation, and his confessions were not decreased by the sudden wailing of the infant as they stood at the font."

"When the time for the baptism of the babe arrived, the bishop noticed that the father was holding the child so that his fat little legs pointed toward the font."

"Turn her this way," he whispered, but the father was too disconnected to hear or understand.

"Turn her back around," the bishop whispered again; but still there was no response. The situation was fast becoming awkward when an ancient woman in the back of the church came to the rescue. Putting his weather-beaten hand to his mouth he roared across the pews. "Head her up to the wind, Jack!"

A physiologist came upon a hard-working physician telling, hunched in the street.

"Don't you know," said the physiologist, "that to work in the hot sun without a hat is bad for your brains?"

"I've think," asked the physician, "that I'd be on this job if it had any brains?"—*Starlet.*

Mr. Howard: Isn't it wonderful what Jose Slagars has!

Mrs. Tolman: Marvelous! Do you know when I first saw it for a full moment I couldn't speak.—*Brooklyn Life.*

Three Thousand a Year On a Stock of \$1,500

A Young Montrealer Who is Succeeding in Turning
Over his Clothing Stock Fourteen Times a Year

Working all day in a retail store "Riley" Horn, of Montreal, managed to make 1986 a year as a salesman. He was engaged in a Semi-ready tailoring store in that city. He was a good salesman, and understood his business.

Mr. Horn's right name is William Milton Horn, but everybody calls him "Riley"—just because.

Probably the best hockey player in Montreal, "Riley" Horn has piloted six teams to championship honors in eight years. He has energy with some to spare.

A year ago Mr. Horn decided that the time had come to launch his own business craft, and for a time he looked about him for a location. He had the promise of an exclusive Semi-ready agency at any point where the company was not already represented.

He selected an unoccupied shopping district in the City of Montreal, and rented a neat store which was fully a block away from any store. It was, in fact, off the business streets altogether.

The store was fitted up with six Semi-ready wardrobes in quartered oak, and the coat of wardrobe, carpets, window fixtures and the tailor shop for finishing and altering just took half his capital.

He had an available capital of \$1,500 cash to begin with, and of this amount \$750 was expended in fixtures and store equipment.

He opened his store early in the month of May, 1908, with a stock of \$1,500 in his wardrobe, for which he had paid half cash.

Before the end of May he had transacted a business of \$1,600, and his gross profits were about \$375.

Every month showed an increase, until he has now reached an average of \$1,600 sales each month, or an estimated total business of \$31,400 yearly.

The store rental is very reasonable because of its location, which is on De-Quebec Street, near the St. James Club. Taking the rest of \$300 a year, clerical expense of \$366 a year, and inci-

dental expenses of \$360, there is a total expense of \$1,500 to be deducted from gross profits of about \$6,000.

Practically, Mr. Horn is turning over a stock of high-class clothes for men fourteen times each year. On a capital investment of \$1,500 he is making a net profit of over \$3,600 a year.

How does he do it?

The old-time cloister or custom tailor would be pleased if he "turned over" his stock three times a year. Very few of them do it. Naturally their expenses are higher in proportion, and they must charge larger profits.

Mr. Horn adopted a system outlined by the Semi-ready Company for another city. He equipped his store on the plan submitted. He supplemented his stock of semi-ready clothes by an active presentation of the Semi-ready Special Order samples. The company gave him a "complete tailor shop" in their Special Order outfit. They finish up all his orders in four days, as they do for all their agencies in Canada.

Is this an isolated case of Success?

Norman Brooks, who was with the Sun Life Insurance Company, started a business on the same lines at Point St. Charles. His stock in eight wardrobes did not cost him more than \$760, and his fixture account was about \$696. His first month's business was \$1,036. His second month totalled \$1,360. He believes that his net profit for the year will be just double his former salary as an insurance agent.

At the head offices of Semi-ready, Ltd., Montreal, they say that they can relate many similar instances of merchants who have started in business with their line and made money. A large capital affords a larger measure of success, but big capital is not imperative. Mr. Horn's success is due in great part to the service and correctly tailored garments which he is able to offer his customers. "Semi-ready" clothes are highly thought of in the cities where correct dress is studied.

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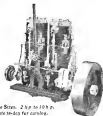
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